

SALARY REDUCTION AGREEMENT (SRA)

For the Four State Colleges/Universities in Colorado
Tax Deferred Annuity (TDA) Plan 403(b)
(Available to all Non-Student employees)

☐ ASC ☐ CMU ☐ MSCD ☐ WSC

Tax Year 20_____

This is: An Original _____; To Amend _____; To Cancel Agreement _____.

Employee Name: _____ SSN: _____
First Name Middle Initial Last Name

1. AGREEMENT — Between the Employee and the Employer:

I HEREBY AUTHORIZE a reduction to my eligible pay by \$_____ PER TAX YEAR
[\$_____ PER MONTH for _____ MONTHS], effective _____ (month), 18____, and my
Employer agrees to remit this amount on my behalf to the following Authorized Tax Deferred Annuity
(TDA) Vendor:

NAME OF TDA VENDOR _____

*I UNDERSTAND that this SRA applies only to eligible compensation paid to me after this Agreement
takes effect. I FURTHER UNDERSTAND that I may change or cancel the amount of my salary
reduction effective for any payroll period by filing a new SRA with my Employer at least five business
days before my employer's payroll deadline. I may also cancel the SRA by notifying my employer in
writing by the deadline stated in the previous sentence.*

2. LIMITS ON CONTRIBUTIONS — a maximum contribution calculation may be required

*I UNDERSTAND the requirements and procedures specified in Paragraph A on the back of this SRA.
MY SIGNATURE below is my agreement to comply.*

3. INDEMNIFICATION OF EMPLOYER

*I UNDERSTAND that I am required to provide complete and accurate information to my TDA vendor
and the consequences of not doing so as specified in Paragraph B on the back of this form.
MY SIGNATURE below is my agreement to comply.*

Employee Signature: _____

Date: _____

Employer Signature: _____

Title: _____

Generic Salary Reduction Agreement

Eleanor A. Lowder



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Section 403(b) Compliance Guide for Public Education Employers Ellie Lowder, 2013-12-01 Whether employers are self administering their 403 b plans or are using a Third Party Administrator TPA the in depth information in this book will provide a guide to the regulations and the tools needed to correctly operate the plan Busy School Business Officials can use this guide with payroll or Human Resources personnel to train them in the proper day to day operation of the plan and avoid the pitfalls that would create plan violations The material is invaluable in maintaining oversight of the TPA and the providers of product and investments SBOs using previous editions of the book have reported that its use has provided an all in one resource for a step by step program to a worry free 403 b plan that benefits both the employer and the employees in this time of concerns about basic pension and social security benefits The 4th edition contains all available guidance at press time including the IRS document approval program and correction procedures for plan failures **Internal Revenue Bulletin** United States. Internal Revenue Service, 2006 *Section 403(b) Compliance Guide for Public Education Employers* Eleanor A. Lowder, 2004 ASBO first published a compliance guide for the 403 b arrangements in the late 1990s to provide assistance to the school business officials with the administration of their non ERISA 403 b arrangements This the 2003 Edition is completely updated to reflect the extensive changes to 403 b arrangements included in the Economic Growth Tax Relief Reconciliation Act of 2001 and current reports of IRS audit activities Additionally the 2003 Edition for the first time includes compliance information for 457 b deferred compensation plans in light of the growing number of audits of those plans Since the IRS audits of 403 b arrangements are expected to continue for the foreseeable future it is important that detailed information including sample forms and checklists to assist busy members in correctly operating their 403 b non ERISA arrangements be available Includes detailed information about the audits of 403 b arrangements a description of the rules and regulations a description of the most common violations and how to avoid them a sample Service Provider and Salary Reduction Agreements a compliance checklist *Section 403 b Compliance Guide for Public Education Employers* is an excellent resource for use by public school districts providing step by step information on the administration of a compliant 403 b arrangement It can help school business officials avoid costly defects that the Internal Revenue Service might discover in an audit situation *Internal Revenue Cumulative Bulletin* United States. Internal Revenue Service, 2008

Miscellaneous Tax Legislation United States. Congress. House. Committee on Ways and Means. Subcommittee on Select Revenue Measures, 1982 **Employee Benefits Law** Jeffrey D. Mamorsky, 2024-04-28 *Employee Benefits Law ERISA and Beyond* takes you step by step through these and other statutes and regulations to help ensure that your plans are properly structured qualified and implemented **The Diamond Life Bulletins**, 2001 **Nonprofit Compensation, Benefits, and Employment Law** David G. Samuels, Howard Pianko, 1998-01-30 Discusses laws and regulations concerning compensation and benefits which are unique to charitable organizations Includes discussion of employment and anti

discrimination laws and miscellaneous statutes concerning employment related issues **National Compensation Survey**
,1999 **Occupational Compensation Survey--pay and Benefits** ,1999 **Tax Management Portfolios** ,2005

403(b) Plans Eleanor A. Lowder,1999 A text that consultant and trainer Lowder uses in her courses for neophyte and experienced financial service practitioners who deal with retirement programs among public education institutions and tax exempt organizations She includes the many technical changes to the law over the past few years and how they impact practitioners Occupational Compensation Survey--pay Only ,1999 **Basic Law of Pensions, Welfare Plans, and Deferred Compensation** ,2003 Pension, Profit-sharing, Welfare, and Other Compensation Plans ,2006-10 **United States Tax Reporter** ,1990 **The 2006 Pension Answer Book** Stephen J. Krass,2005-12-20 The Pension Answer Book is a comprehensive single volume reference that is noted for its accuracy and reliability It uses straightforward language that provides answers to all pension plan queries and it covers the full spectrum of pension topics from funding requirements to taxation of distributions from fiduciary responsibilities to employee stock ownership plans The Pension Answer Book is and has been for over two decades the leading single volume desk reference on the law of pensions Professionals from many different industries turn to The Pension Answer Book for definitive answers to all of their pension related questions This complete source provides all the latest facts and guidelines you need to select retirement plans that best reflect your companies needs keep plans in compliance with the complex web of federal requirements and maximize tax advantages for employers and employees alike This product is available on the Internet Ask your CCH representative for details *Record of Proceedings of the Board of Trustees of the Ohio State University* Ohio State University. Board of Trustees,1988

Shepard's ... Tax Dictionary Richard A. Westin,1995 **Employee Retirement and Welfare Plans of Tax-exempt and Governmental Employers** ,1999

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