

# Retirement Contribution Agreement

## Retirement Plan

### PARTICIPANT INFORMATION

Participant name: \_\_\_\_\_ Social Security number (last four digits): \_\_\_\_\_  
Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital status:  Married  Single Daytime telephone: (\_\_\_\_) \_\_\_\_\_  
Home address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP code: \_\_\_\_\_ Email: \_\_\_\_\_

### PARTICIPANT ELECTION

This agreement is made between the participant and the employer. Any change to this agreement must be filed in accordance with procedures established by the employer.

I elect, understand and authorize my employer to deduct from my paychecks the following amount, remitted into my account in the retirement plan beginning:

- The first day of the next pay period  
 \_\_\_\_/\_\_\_\_/\_\_\_\_ (Date must be prospective.)

Select one or a combination of contribution types below.

- Tax-sheltered:  12%  9%  6% or  Other: \_\_\_\_\_% or \$\_\_\_\_\_ per pay period  
 Roth deferrals\*:  12%  9%  6% or  Other: \_\_\_\_\_% or \$\_\_\_\_\_ per pay period  
 Tax-paid\*:  12%  9%  6% or  Other: \_\_\_\_\_% or \$\_\_\_\_\_ per pay period

\*Please see your employer for availability of Roth and tax-paid contributions.

Beginning \_\_\_\_/\_\_\_\_/\_\_\_\_, cease deductions of the following contribution types from my paychecks:

- Tax-sheltered  
 Roth deferrals  
 Tax-paid

I understand the amount of such reduction, pursuant to this election, will be withheld from my paychecks and paid by my employer into my account in the plan. I understand these deductions are irrevocable once the employer withholds them from my paycheck, and any change of election regarding these deductions is effective only for paychecks I receive after the plan administrator accepts my change of election. I further understand that written notice must be given before the effective date of any modification. This election will remain in effect until I revoke it in writing, take a hardship distribution, or complete a new *Retirement Contribution Agreement*.

Participant signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### RETURN THIS FORM TO YOUR EMPLOYER

You and an appropriate business officer of your employer should sign the *Retirement Contribution Agreement*. Keep a copy of the agreement with your tax records. Your employer should keep the original agreement. **DO NOT** send the agreement to GuideStone® or the Internal Revenue Service.

### EMPLOYER SIGNATURE

Employer name: \_\_\_\_\_  
Employer authorized signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Employer authorized printed name: \_\_\_\_\_



# Information About the Retirement Contribution Agreement

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## Use of Form

You may use this form to: (1) make an initial *Retirement Contribution Agreement*, (2) change the amount of your existing retirement contributions or (3) stop your retirement contributions.

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## General Information

Your *Retirement Contribution Agreement* is a written, legally binding agreement between you and your employer. It is an agreement whereby you direct your employer to reduce compensation not yet currently available (referred to as "your salary") by a specific percentage or amount. Your employer then sends this amount to the plan or plans specified in the agreement as a tax-deferred contribution, an irrevocable Roth after-tax elective deferral contribution or a tax-paid contribution to your account. Your employer may also make contributions to the plan in addition to your contributions.

You may change the percentage or amount of your *Retirement Contribution Agreement* at any time for compensation not yet currently available. Your current *Retirement Contribution Agreement* will continue until you sign a new *Retirement Contribution Agreement*.

For most people, it is wise to designate contributions as a percentage of salary rather than a fixed dollar amount. If your salary increases during the year, your contributions will increase automatically without having to make a new agreement.

You may cancel your *Retirement Contribution Agreement* at any time with respect to compensation not yet currently available.

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## Limitations on Contributions

The Code limits the amount of contributions that you may make each calendar year. Failure to comply with the Code Section 402(g) limit on tax-deferred contributions or Roth elective deferrals may disqualify the tax-favored status of your account. Tax-deferred contributions or Roth elective deferrals that meet the requirements of Code Section 414(v) are not counted for purposes of determining the Code Section 402(g) limit. Once tax-deferred contributions or Roth elective deferrals in a calendar year reach the Code Section 402(g) limit, subsequent tax-deferred contributions, Roth elective deferrals or tax-paid contributions will be treated as contributions under Code Section 414(v), to the extent the requirements for that section are met. GuideStone can assist you in determining your annual maximum contribution limits. This is particularly important if you coordinate your contributions with your employer's fiscal budget year or participate in more than one plan.

For more details regarding contribution limits, please contact GuideStone at **1-888-98-GUIDE** (1-888-984-8433).

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## Execution of the Agreement

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