

## CATCH-UP CONTRIBUTIONS ELECTION FORM

If you are at least 50 years old (or will attain age 50 during the year) and your deferrals will reach the maximum dollar amount permitted for the calendar year, you may choose to make additional "catch-up" deferral contributions. The catch-up contribution election will be in force only for the current plan year. If you wish to make catch-up contributions in subsequent years, you must make a new election. Indicate how you wish to make your catch-up contribution in the section below.

I have elected to contribute the maximum deferral allowable to the (please print name of plan)

\_\_\_\_\_ Plan for the  
20\_\_\_\_ Plan Year. I choose to make additional catch-up contributions as elected below: (check one box)

(a) maximum catch-up contribution allowed for the plan year to be deducted pro-rata from my pay each pay period. This election is effective \_\_\_\_\_, 20\_\_\_\_.

(b) \$\_\_\_\_\_ (not to exceed the maximum catch-up allowed for the plan year) deducted pro-rata from my pay each pay period. This election is effective \_\_\_\_\_, 20\_\_\_\_.

(c) \$\_\_\_\_\_ (not to exceed the maximum catch-up allowed for the plan year) as a one-time contribution. This amount should be deducted from my \_\_\_\_\_, 20\_\_\_\_ paycheck.

**The catch-up contribution limit for 2010 is \$5,500 and applies to the combined total of pre-tax and Roth deferrals\*.**

The split for the catch-up contribution is \$\_\_\_\_\_ pre-tax deferral and \$\_\_\_\_\_ Roth post-tax deferral\*.

***\*Please check with your Plan Administrator to determine if your plan offers the option to make Roth contributions.***

\_\_\_\_\_  
(Participant's name – please print)

\_\_\_\_\_  
(Social Security Number)

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Participant's Signature

**Note:** 401(k) plans must pass a special nondiscrimination test. If the test results in excess deferrals, the excess amounts will be automatically recharacterized as catch-up contributions for plan years that begin after December 31, 2001. If you elect to make catch-up contributions and then also have excess deferrals from the nondiscrimination test, you could exceed the maximum catch-up contribution limit. Amounts in excess of the catch-up contribution limit will be refunded to you with earnings. Any refunds will be taxable income to you but will not be subject to any penalties.