Concordia Plan Services The Lutheran Church—Missouri Synod PO Box 229007 St. Louis, MO 63122-9007



## Concordia Retirement Savings Plan AutoSave Salary Deferral Agreement

Toll Free: 888-927-7526 St. Louis: 314-965-7580 E-mail: info@ConcordiaPlans.org Website: ConcordiaPlans.org

This form should be used by workers at an employer that participates in the CRSP AutoSave Program.

## PLEASE PRINT OR TYPE ALL INFORMATION IN BLUE OR BLACK INK

Α	Member Information			
Na	me (Last, First, Middle Initial)		Extension	
В	Authorization for Deferrals			
Fo	For annual deferral limits and other information, please see reverse.			
	Pre-Tax Deferrals		After-Tax Roth Deferrals	
	nereby authorize my employer to Deduct Pre-Tax Deferrals from compensation per month: □10% □8% □6% □The annual maximum Stop Pre-Tax deferrals		<ul> <li>I hereby authorize my employer to:</li> <li>□ Deduct After-Tax Roth Deferrals from my includible compensation per month:</li> <li>□ 10% □ 8% □ 6% □ Other%</li> <li>□ The annual maximum</li> <li>□ Stop After-Tax Roth deferrals</li> </ul>	
Optional				
A Pe	If you would like to contribute the annual maximum amount allowed under IRS regulations as a combination of Pre-Tax and After-Tax Roth deferrals, indicate the applicable percentage of each below (must equal 100%). Percentage of contributions as Pre-Tax Deferrals:% Percentage of contributions as After-Tax Roth Deferrals:% C Age 50 Catch-Up Election Check this box if the amount authorized in Section B includes Age 50 Catch-up amounts			
C Age 50 Catch-Up Election				
Check this box if the amount authorized in Section B includes Age 50 Catch-up amounts				
D	AutoSave Program			
m ac Cl	<ul> <li>Your employer participates in the CRSP AutoSave program. If you would like to opt out of Automatic Enrollment and/or Automatic Escalation, indicate your election below. For details on your employer's AutoSave elections, please consult your payroll administrator.</li> <li><i>Check all applicable boxes:</i>.</li> <li>I elect to opt out of Automatic Enrollment in the CRSP</li> </ul>			
E	Payroll Effective Date			
TI	This change is requested for the payroll period effective, or the next payroll if cut-off deadlines have passed.			
F Member Signature				
I have communicated my deferral eligibility to my employer, including any current year contributions to any other 401(k), 403(b) and SEP providers. I understand that I may change my deferral percentage to the Concordia Retirement Savings Plan only when and as allowed under				
the terms of the Plan. I also understand that it is my responsibility to comply with the Internal Revenue Code deferral limits.				
Si	e terms of the Plan. I also understand that it is my responsibility to comply with the Internal Revenue Code deferral limits.			
	Email Address of Employer			
	Payroll Use Only	Date Received	Payroll Effective Date	

## **Additional Information**

- You may elect to contribute to the CRSP on a pre-tax basis or after-tax Roth basis (or combination of pre-tax and Roth) up to the annual maximum allowed under the Internal Revenue Code. For the 2025 calendar year, the annual deferral maximum is \$23,500 or 100% of your base salary, whichever is less.
  - If you will be age 50-59, or age 64 or older during the calendar year, you may elect an additional Catch-up contribution amount. For the 2025 calendar year, the maximum contributions is \$31,000.
  - If you will be age 60-63 during the calendar year, you may contribute \$34,750.

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- For more information on Catch-up contributions, visit our website at ConcordiaPlans.org/CRSP.
- This Salary Deferral Agreement is a written agreement between you and your employer whereby you direct your employer to reduce your pay by a specific amount. Your employer then remits this amount to your CRSP account. You may change or cancel the amount of your salary deferral contributions at any time, as allowed under the terms of the Plan. Your current Salary Deferral Agreement will continue until you notify your employer otherwise.
- How much should you contribute? The answer depends on your current financial situation, and you may wish to speak with a Fidelity Guidance Representative or other trusted financial professional to take into consideration your entire profile. As a general guideline, it is recommended to have a combined (your contributions plus any employer contributions) retirement savings rate of 15% of pay. But keep in mind, even small amounts add up over time. Electing a percentage of your salary to be deferred into a retirement account is an easy way to make sure your savings rate is relative to your salary.