



1. Make-Up Contribution Information

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) allows you to make up Pre-Tax and/or designated Roth contributions to your 401(k) Plan and to your 457(b) Plan that were missed due to qualified military service leave, up to the maximum allowable contribution amounts. This provision is commonly referred to as the “make-up contribution” provision.

Allow 3-5 business days for your request to be processed. When approved, Savings Plus will change your contribution to the amount indicated in Section 5 of the application. If you wish to keep the same contribution amount, please review your paystub and write in the current amount; we cannot accept “same” or “unchanged.”

In the event the IRS increases the annual contribution limits during or at the end of your make-up period, you are responsible for updating your contribution amount if you have remaining underutilized contributions still available and are therefore eligible to contribute up to the new limit.

Eligibility and Program Requirements:

- You must have been an employee or officer on the Payroll of the State of California who was eligible to participate in California Public Employees’ Retirement System (CalPERS), Judges’ Retirement System (including the Judges’ Retirement System II Law) (JRS), Legislators’ Retirement System (LRS), or California State Teachers’ Retirement System (CalSTRS) prior to your military leave of absence.
- You must have contributed less than the maximum annual contribution limit during one or more years of your eligibility.
- You may elect to make additional contributions upon your reemployment.
- The period for making up missed contributions is five years after returning from military service or a period equal to three times the period of military leave, whichever is less.
- You may contribute up to the amount of the underutilized contributions.
- Return the completed booklet with W-2s that show your contribution amount in prior years; only the years in which your W-2s are submitted will be considered in calculating your total underutilized contribution amount.

You may stop and start contributions throughout the tax year. However, your normal contributions must not exceed the maximum annual limit. If you choose to stop contributions for any period during the make-up, the make-up period will not be extended.

2020 Annual Limits

UNDER AGE 50		AGE 50 OR OVER		WITHIN 3 YEARS OF NORMAL RETIREMENT AGE	
		(Age-based Catch-Up)		(Traditional Catch-Up)	
401(k) Plan	457(b) Plan	401(k) Plan	457(b) Plan	401(k) Plan	457(b) Plan
\$19,500	\$19,500	\$26,000	\$26,000	N/A	\$39,000
MAXIMUM CONTRIBUTION USING BOTH PLANS					
\$39,000		\$52,000		\$65,000	

NOTE: You may not use both the Age-based Catch-Up in the 457(b) plan and 457(b) Traditional Catch-Up provisions in the same year. You may, however, use both the Age-based Catch-Up in the 457(b) plan and 401(k) in the same year.

2. Contact Information

Voice Response System: (855) 616-4776, 24 hours a day, 7 days a week

Savings Plus Service Center: (855) 616-4776, 5 a.m. – 8 p.m. (PT), Monday-Friday
To speak with a customer service representative, press *0.

Walk-In Center: Open 8 a.m. – 5 p.m. (PT), Monday-Friday
1810 16th Street
Room 108
Sacramento, CA 95811

TTY: (800) 848-0833

Website: savingsplusnow.com



Qualified Military Service Leave Make-Up Contribution Application

Phone: (855) 616-4776 • savingsplusnow.com

Processing will be completed within 3-5 business days of receipt of a properly completed, signed application.

1. Participant Information

Name: _____ Account Number or SSN: _____

Email: _____ Preferred Phone: _____

Phone type: Home Work Cell

2. Plan Type (select all that apply)

401(k) 457(b)

3. Payroll Information

Pay Frequency: Monthly Semi-Monthly

Payroll warrant/check issued by (select only one):

- State Controller's Office Joint Budget Committee/Legislative Analyst Office
 Assembly Rules Committee District Fair: _____
 Senate Rules Committee

NOTE: Selecting the incorrect payroll office may delay the processing of this agreement.

4. Qualified Military Make-Up Period

To confirm deployment time, you must attach a copy of your orders. This application cannot be processed without them.

Select the number of years you want to participate in Military Make-Up: One Two Three Four Five

NOTE: The period for making up missed contributions is five years after returning from military service or a period equal to three times the period of military leave, whichever is less.

5. Underutilized Contributions and New Contribution Election

W-2s that show your contribution amounts for the years listed below must be included with this completed Application.

Tax Year	401(k) Plan			457(b) Plan		
	A	B	C	D	E	F
	Actual Amount Contributed	Maximum Allowed*	Subtract A from B	Actual Amount Contributed	Maximum Allowed*	Subtract D from E
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	Total Underutilized Contribution:		\$	Total Underutilized Contribution:		\$

*See the 2020 Annual Limits table on page 1 for help determining this number. Historic Annual Limits can be found at irs.gov.

New Contribution Election: indicate the amount of your new per-pay-period deduction(s) below:

	Pre-Tax	Roth	Pre-Tax	Roth
401(k) Plan	\$	\$	457(b) Plan	\$

6. Signature

I request participation in the Qualified Military Service Make-Up Contribution provision in accordance with my election stated above. I understand that it is my responsibility to ensure conformance with all requirements of these provisions. I hereby certify under penalty of perjury that this information is true and accurate to the best of my knowledge.

Participant Signature: _____ Date: _____

Privacy Statement on next page

California Department of Human Resources Privacy Notice on Information Collection (rev. 7/16)

This notice is provided pursuant to the Information Practices Act of 1977. The California Department of Human Resources (CalHR), Savings Plus Program, is requesting the information specified on this form pursuant to California Government Code sections 19993 and 19999.5. The information collected will be used for identification of your account and will be disclosed to the Savings Plus Administrative Services Provider (Nationwide) for processing of your request as indicated on the form. Individuals should not provide personal information that is not requested or required. The submission of all information requested is mandatory unless otherwise noted. If you fail to provide the information requested, CalHR will not be able to process the action(s) indicated on the form as requested.

Department Privacy Policy - The information collected by CalHR is subject to the limitations in the Information Practices Act of 1977 and state policy. For more information on how we care for your personal information, please read our Privacy Policy at calhr.ca.gov/pages/privacy-policy.aspx.

Access to Your Information - Nationwide is responsible for maintaining collected records. You have a right to access records containing your personal information we maintain. To request access, contact: CalHR Privacy Officer, 1515 S Street 400N, Sacramento, CA 95811 / (916) 324-0455 / CalHRPrivacy@calhr.ca.gov or contact Nationwide at (855) 616-4776.