



## 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 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 account and write in the current amount; we cannot accept “same” or “unchanged.”

### 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), or have been a Part-time, Seasonal, or Temporary (PST) Program participant 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.

**NOTE:** PST eligible participants cannot use underutilized contributions prior to January 2021.

- Return the completed application 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 amount of time during the make-up period, the make-up period will not be extended.

### Annual Limits

To view the annual IRS contribution limits, visit [www.savingsplusnow.com/rsc-web-preauth/enroll/irs-rules](http://www.savingsplusnow.com/rsc-web-preauth/enroll/irs-rules). 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 therefore eligible to contribute to the new limit.

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

## 2. Contact Information

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

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

**To connect with us via TTY:** (800) 848-0833

**Website:** [savingsplusnow.com](http://savingsplusnow.com)

## 3. Submission Instructions

You may submit your completed application by mail or fax, or contact the Savings Plus Solutions Center to submit via DocuSign.

**By Mail:** Nationwide Retirement Solutions  
PO Box 182797, Columbus, OH 43218-2797

**By Fax:** (877) 677-4329

**By DocuSign:** Contact the Savings Plus Solutions Center



# Qualified Military Service Leave Make-Up Contribution Application

Phone: (855) 616-4776 • [savingsplusnow.com](http://savingsplusnow.com)

Processing will be completed within 3-5 business days of receipt of a properly completed and 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:		\$

\*To view the annual IRS contribution limits, visit [www.savingsplusnow.com/rsc-web-preauth/enroll/irs-rules](http://www.savingsplusnow.com/rsc-web-preauth/enroll/irs-rules). Historic 402(g) Elective Deferral Limits can be found at [irs.gov](http://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: \_\_\_\_\_

You may submit your completed application by mail to Nationwide Retirement Solutions, PO Box 182797, Columbus, OH 43218-2797 or by fax to (877) 677-4329, or you can contact the Savings Plus Solutions Center to check if you are able to submit via DocuSign.