



Contribution Change Information

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

1. Purpose

This document contains information and a form to help you restart, change, or stop your Savings Plus contributions. With this form, you can also elect to automatically increase your contributions using the Auto Increase feature.

2. 2018 IRS Contribution Limits

Contribution limits are determined by the IRS each year. These amounts apply to each Plan, allowing you to contribute the maximum amount per Plan. The 2018 IRS contribution limits are detailed in the table below.

UNDER AGE 50		AGE 50 OR OVER (Age Based Catch-Up)		WITHIN 3 YEARS OF NORMAL RETIREMENT AGE (Traditional Catch-Up)	
401(k) Plan	457(b) Plan	401(k) Plan	457(b) Plan	401(k) Plan	457(b) Plan
\$18,500	\$18,500	\$24,500	\$24,500	N/A	\$37,000
MAXIMUM CONTRIBUTION USING BOTH PLANS					
\$37,000		\$49,000		\$61,500	

3. Ways to Contribute

Savings Plus gives you the flexibility to select how to contribute to your account(s).

Dollar or percentage - You can elect to have your contributions come out as a specific dollar amount or as a percentage of your gross pay.

NOTE: Whatever you elect, there is a \$25 minimum contribution amount per month. The maximum is determined by the amount of your pay and the contribution limits set by the IRS.

4. How to Increase Your Contributions

Even small contribution increases may make a big difference when your funds are given the time to grow. We offer you options when it comes to increasing your contributions.

- **One-Time** - Make a one-time increase by changing your contribution amount. Changes will take effect in the following month's pay period. Your contribution will remain the same until you elect a new contribution amount.
- **Auto Increase** - Select the date you want the increase to occur, along with the dollar amount or percentage of your increase, based upon your contribution method. Your contribution amount will automatically increase each year by that amount.

NOTE: Auto Increase can only be elected for the money source(s) you are currently contributing to. The Auto Increase method (dollar or percentage) must also match your current contribution method (dollar or percentage) on file.

5. Additional Contribution Information

Please consider the following information when making changes to your contributions:

- The newly elected contribution amount will only be deducted if the entire amount is available to be pulled from your paycheck. The contribution amount will remain active until you elect a stop. Therefore, your deduction could be processed in the future if your pay increases to a level that allows the elected amount to be deducted.
- Savings Plus does not stop participant contributions. Only you can elect to stop your contributions. Be sure to calculate your contributions carefully and refer to the table above to avoid contributing more than the IRS limit.
- Auto Increase is not turned off during an unpaid leave of absence (LOA). Any Auto Increase during a LOA will be calculated and communicated to your pay center on the next available paycheck.
- Speak to a tax advisor to determine whether or not you should think about stopping your Auto Increase during your Traditional Catch-Up period.
- You can change your contribution and Auto Increase elections at any time. For more information, contact the Savings Plus Service Center, or visit savingsplusnow.com.



Contribution Change Form

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

1. Participant Information

Name: _____ Account Number or SSN: _____

Email: _____ Preferred Phone: _____

Phone type: Home Work Cell

2. Plan Type (select one plan only)

401(k) 457(b)

3. Contribution Change

To change your contribution amounts for pre-tax and/or Roth contributions, indicate the new dollar amount OR the new percentage amount for the contributions below. To STOP contributions indicate \$0.00.

My new pre-tax contribution amount will be \$ _____ OR _____ % per pay period.

My new Roth contribution amount will be \$ _____ OR _____ % per pay period.

NOTE: Current investment allocations will remain the same.

4. Auto Increase

I wish to participate in/change my Auto Increase.

Indicate the amount and date you would like the Auto Increase to occur. Every year your Auto Increase will occur on or around the date you select below. If the date you choose is within 60 days of your form submission, your request may not be processed until the following year. If you select Auto Increase in both IRS types (401(k) and 457(b)) the timing of when the increase will impact your pay check may be different. Please contact the Savings Plus Service Center with any questions.

NOTE: Auto Increase can only be elected for the money source(s) you are currently contributing to. The auto increase method (dollar or percentage) must also match your current contribution method (dollar or percentage) on file.

Increase my:

Pre-tax contribution amount by \$ _____ OR _____ % per pay period on _____ (month/day).

Roth contribution amount by \$ _____ OR _____ % per pay period on _____ (month/day).

I wish to STOP my Auto Increase.

5. Signature

I authorize Savings Plus to change the contributions to the account identified above, effective immediately. I understand that changes to the contribution amount may take up to 45 days to become effective. If elected, I authorize Savings Plus to implement the Auto Increase using the amount(s) and date(s) I have indicated above. I understand the timing on Auto Increase is different by plan type and my first increase may not be effective this calendar year if made less than 60 days prior to the requested increase date. I understand the new contribution amount(s) will continue until otherwise authorized in accordance with the Plan. I hereby certify under penalty of perjury that the information on this form is true and accurate to the best of knowledge.

Participant Signature: _____ Date: _____

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.

Mail the original form to Nationwide Retirement Solutions, PO Box 182797, Columbus, OH 43218-2797 or fax to (877) 677-4329.