OSU/A&M RETIREMENT PROGRAM VOLUNTARY 403(b) AND 457(b) PLANS

SALARY REDUCTION AGREEMENT

PLEASE PRINT

Employee Name: Last, First MI	**Your age as of the end of the calendar year for this agreement**
CWID #	**Reason for completing form:** ☐ New Participant ☐ Changing Contribution
Email:	**Requested Effective Date* :**

* The Requested Effective Date must be the first day of the following month this form is received by your local Human Resources office, or the first day of a subsequent month.

As an employee of OSU/A&M (Connors State College, Langston University, Northeastern Oklahoma A&M College, Oklahoma Panhandle State University or Oklahoma State University), you may contribute a portion of your compensation to the OSU/A&M Voluntary Section 403(b) and/or 457(b) Contribution Plan(s). The amount that you choose to defer shall not exceed the applicable limitations of Internal Revenue Code Sections 415, 402(g) and 414(v), whichever is less, as applicable. The amounts contributed will be invested with TIAA. You select from among the available investment options.

The minimum contribution is $15.00 per month. The following chart outlines the maximum contribution limit for each plan:

2026 Calendar Year (CY)	Age as of 12/31 of CY	Maximum Contribution per plan	Combined Total to 403(b) and 457(b)	**† New IRS Rule for 2026**
Annual contribution limits	< 50	$24,500	$49,000	
	50-59, 64+	$32,500	$65,000	† Applies
	60-63	$35,750	$71,500	† Applies
† If 2025 OSU FICA earnings ≥ $150,000		**Pre-tax max per plan**	**ROTH per plan when maxing pre-tax**	
	50-59, 64+	$24,500	$8,000	
	60-63	$24,500	$11,250	

† New IRS Rule for 2026: If you are age 50 or older and your 2025 OSU FICA earnings were $150,000 or more, IRS rules limit your pre-tax catch-up contributions to $24,500 per plan. Catch-up contributions must be made to the ROTH (post-tax) option. ***OSU/A&M reserves the right to adjust your contributions to ensure compliance with IRS regulations.***

The 403(b) and 457(b) maximum limits are subject to you having enough eligible annual compensation to contribute at the limit. If you contribute to a non-OSU/A&M 403(b) and/or 457(b) plan or another qualified retirement plan during the same calendar year, you should consult your tax advisor regarding the overall limits that apply in your individual circumstances.

This Agreement may become effective on the following: (i) the first day of the month following receipt of this executed form by your local Human Resources office or (ii) the first day of a future month specified by you. This agreement supersedes and replaces any previously submitted agreement and shall remain in effect unless revoked or modified in writing.

COMPENSATION DEFERRAL ELECTIONS

403(b)	Pre-tax	Post-tax Roth	Total
Per-payroll reduction amount	$	$	$
Stop deduction	☐	☐	

457(b)	Pre-tax	Post-tax Roth	Total
Per-payroll reduction amount	$	$	$
Stop deduction	☐	☐	

If you are eligible for 'catch-up' contributions and made 150k+ in 2025, please ensure you are following the IRS rules for pre- and post-tax contribution limits outlined above. *OSU/A&M reserves the right to adjust your contributions to ensure compliance with IRS regulations.*

Note: Combined pre-tax and post-tax contributions cannot exceed the annual maximum limit for each plan election. If deductions reach the maximum amount within the calendar year, OSU/A&M will stop payroll deductions until January 1 of the following calendar year. Your election will remain in force until you change it, no longer meet eligibility requirements or no longer meet minimum pay requirements.

After reviewing materials provided by TIAA and OSU/A&M, I elect to participate in the 403(b) and/or the 457(b) plan. I understand I need to set up my online TIAA account to designate beneficiaries and make any desired investment changes if I do not want the default target date fund investment at www.tiaa.org/okstate.

Employee Signature: ______________________________ **Date:** ____________________

INSTRUCTIONS

1. Type or print your name, date of birth, CWID #, reason for completing form, and email address.
2. Enter the Requested Effective Date of the election (must be the first day of a month). The OSU/A&M 403(b)/457(b) Salary Reduction Agreement may become effective no earlier than the first day of the month following execution of the form **and** receipt by your local Human Resources office.
3. Enter the amount you want reduced from your paycheck each payroll. If you are canceling contributions, mark the box to "*Stop Deduction*" and enter the last day of the month in which you will have a payroll deduction.
4. Sign and date the form.
5. Return the form to your campus Human Resources Office.

NOTE: It is possible you will not reach your annual goal amount should you miss a paycheck(s) during the year. An example of this situation could be if you were on leave-without-pay for an extended period.

Human Resources use only:

Deduction codes:

☐ TD3 - Pre-tax 403(b)

☐ TDR - Post-tax Roth 403(b)

☐ TD7 - Pre-tax 457(b)

☐ TD8 - Post-tax Roth 457(b)

Combined limit rules

☐ 403B - Under age 50 in the calendar year and contributing to TD3 and/or TDR

☐ 457B - Under age 50 in the calendar year and contributing to TD7 and/or TD8

☐ 403BA50 - Age 50-59; 64+ in the calendar year and contributing to TD3 and/or TDR

☐ 457A50 - Age 50-59; 64+ in the calendar year and contributing to TD7 and/or TD8

☐ 403BA60 - Age 60-63 in the calendar year and contributing to TD3 and/or TDR

☐ 457A60 - Age 60-63 in the calendar year and contributing to TD7 and/or TD8

Employee qualifies for catch-up (age 50+):

☐ 2025 PEIDTOT 1FI earnings are under 150k [does not fall under IRS limitations, only combined limit rule applies]

☐ 2025 PEIDTOT 1FI earnings are ≥ 150,000

TD3/TD7 must also be coded with annual limit to not exceed 24,500
