

**RIDER UNIVERSITY  
DEFINED CONTRIBUTION PLAN**

**Salary Reduction Agreement**

*This form may be used to begin making before-tax Employee Contributions (or to cancel an existing Salary Reduction Agreement)*

- New Participant                       Cancel Existing Agreement\*

\* You may elect to stop your contributions at any time.

**Section 1: PERSONAL INFORMATION**

*Please print. Fill in all blanks; enter "N/A" if not applicable.*

\_\_\_\_\_  
Employee ID or SSN                      Date of Birth

\_\_\_\_\_  
Last Name                      First Name                      M.I.

\_\_\_\_\_  
Work Phone Number                      Home Phone Number                      Email

**Section 2: BASIC BEFORE-TAX EMPLOYEE CONTRIBUTION**

*(the 5% basic before-tax Employee Contribution elected below will be invested in Regular TIAA/CREF/Group Retirement Annuities)*

*If you wish to contribute the minimum percentage (5%) of base salary required to participate in the Plan, choose the 5% basic before-tax Employee Contribution. You may also elect to cancel an existing basic before-tax Employee Contribution election.*

- 5% of annual base salary will be contributed to the Plan as a basic before-tax Employee Contribution.
- Cancel existing basic before-tax Employee Contribution election. (You may re-enroll in the Plan during any future enrollment period).

The total amount elected above under Section 2 cannot exceed the annual statutory limitation under IRC section 402(g). It is the Employee's responsibility to monitor this limitation. Other limitations may apply under IRC section 415 with regard to the total amount of contributions allocated in a Plan Year.

**Section 3: SIGNATURES**

BY THIS AGREEMENT, made between \_\_\_\_\_ (the "Employee") and Rider University (the "University"), we agree as follows:

Effective for amounts paid on or after the first day of \_\_\_\_\_, 20\_\_\_\_ (which date must be subsequent to the execution of this Agreement), the Employee's monthly basic salary shall be reduced by the total amount indicated above. At the same time, the University shall contribute a corresponding amount to annuity contracts / custodial accounts in the Employee's name, which the Employee shall allocate among the funding vehicles approved by the University.

This Agreement shall be legally binding and irrevocable for both the Employee and the University while employment continues. However, either party may terminate or otherwise modify this Agreement as of the end of any month (or pay period, if applicable), by giving at least thirty (30) days written notice so that this Agreement shall not apply to salary subsequently paid.

\_\_\_\_\_  
Employee Signature                      Date

\_\_\_\_\_  
Rider Authorization                      Date