Instructions for Completion
—Please Print—

If you are currently enrolled in the 403(b) or 457(b) plan and wish to continue your current contributions (percentage or flat dollar amount), you **do not** need to complete a new *Salary Reduction Agreement*. Your current plan will continue into 2012. **Please note that your contributions will not automatically increase due to an increase in your maximum contribution limit.** You will need to sign a new Salary Reduction Agreement for calendar year 2012 before any increased contributions can begin. Also, if your plan contributions were stopped because you reached your maximum limit in 2011, you will need to sign a new Salary Reduction Agreement for calendar year 2012

Name, etc.

- Fill in your name, **employee ID number (found on your paycheck stub)**, complete address (including city, state, and zip), and indicate the number of pay periods you have per year.

Base Retirement Plan

- Indicate your base retirement plan.

Total 403(b) Salary Reduction Amount for 2012

- Fill in the amount per pay period that you would like to contribute (either a percentage of pay or a flat dollar amount per pay period).

Total 457(b) Salary Reduction Amount for 2012

- Fill in the amount per pay period that you would like to contribute (either a percentage of pay or a flat dollar amount per pay period).

403(b) Salary Reduction Program and Investment Selection

- For each investment company with whom you would like to invest your 403(b) contributions indicate the percentage of your salary reduction amount to be invested with selected vendor(s); total must equal 100.
- If you are using a different investment company than in previous years or are enrolling for the first time, you must also set up an account with them either online or by completing a paper application; call Sanford Advisory Services at (269) 488-6900 for the form(s) or for instructions for online enrollment.
- **Please note that allocation changes with a specific investment company must be made with that company and not on this form.**

457(b) Salary Reduction Program and Investment Selection

- If you are enrolling in the 457(b) plan, check to indicate “TIAA-CREF or Fidelity 457(b).”
- If you were not enrolled in the 457(b) plan in 2011, you must also **set up an account online or by completing a *457(b) Enrollment Application***; call Sanford Advisory Services at (269) 488-6900, ext. 26 or 28 for instructions on how to enroll online or by hardcopy.

Authorization and Agreement for Salary Reduction

- Read, sign, and date the Agreement.
- Make a copy for your records and send the original to Jane Brady-Ertz, Sanford Advisory Services, 590 W. Centre Avenue, Portage, MI 49024 or fax to 488-6100.

If you have any questions, please call Sanford Advisory Services at (269) 488-6900, ext. 26 or 28.