

**OCCIDENTAL COLLEGE 403(b) RETIREMENT PLAN
SALARY REDUCTION DEFERRAL AGREEMENT**

Name _____ Date _____

Plan Provisions

You are permitted to defer a portion of your compensation to the Plan. This Agreement remains in effect until you revoke or modify it. Modifications to the Agreement are permitted as allowed by the Administrator. You are also permitted to revoke your Agreement at any time during the Plan Year.

The Plan permits you to defer your compensation up to the maximum amount allowed by law.

The law imposes a dollar limit on the amount you may defer in any calendar year. This amount may be adjusted annually to reflect cost-of-living adjustments announced by the Internal Revenue Service (IRS). Any questions regarding this election should be directed to the Plan Administrator. The Plan permits you to make "catch-up" contributions if you are, or will be, at least age 50 during a calendar year. These are additional amounts that you may defer, up to an annual limit imposed by the IRS, regardless of any other limits imposed by the Plan. In addition, if you have completed at least 15 years of service with the Employer, and the Employer is a "qualified organization," the Plan may permit you to make "qualified organization catch-up deferrals." See the Administrator for more information if you think you may qualify for qualified organization catch-up deferrals.

Deferral Election

This Agreement is effective upon Acceptance by the Administrator. However, deferrals will be made as soon as practicable following the acceptance of this Agreement by the Administrator. *Please note: Once eligibility requirements have been met, all deferrals up to 4% will be 100% matched by Occidental College.*

In accordance with the terms of the Plan and this Agreement, I AMCID 15DC q0.00000912 0 62 792 reWB/F1 9 Tf1 0 0 1 72.0240