



Frontier Mission Fellowship 403(b) Salary Deferral Agreement

Important:

This Salary Deferral Agreement (SDA) must be completed and returned to the Frontier Mission Fellowship. **Do not send this form to American Funds Service Company or Capital Bank and Trust Company.**

Payroll withholding election

Please type or print clearly.

Agreement between:

Employee _____ 403(b) acct # (if known) _____

Company account is with: *(please check)* _____ Vanguard or _____ American Funds

Employer: **Frontier Mission Fellowship** ministry acct # _____

Following the date of this agreement and subject to the limits shown below, I elect to participate in the 403(b) Retirement Plan and authorize the Frontier Mission Fellowship to withhold the following from my wages each pay period:

Pre-tax deferrals of _____ % OR \$ _____

Note: Please see the chart below for deferral and catch-up limits. Also check IRS Publication 571 for information about the special "15 years of service" catch-up opportunity.

Signatures

In executing this agreement, I understand the following:

The Frontier Mission Fellowship will contribute to the custodial account on my behalf the amount indicated above by which I have reduced my compensation under this agreement (my "elective deferral contributions").

Any pre-tax elective deferral contributions are not subject to federal (or, if applicable, state) income tax until distributed from the plan.

This agreement remains in effect until I revoke it, and I may revoke it at any time by providing the Frontier Mission Fellowship advance notice of my revocation. The revocation will be effective as soon as administratively feasible after the Frontier Mission Fellowship receives my notice.

This agreement will continue for subsequent calendar years unless I revoke it or execute a new one.

I am 100% vested in my elective deferral contributions. I understand that my elective deferral contributions are subject to gain or loss in accordance with my selected investments.

X _____
Signature of Employee *Date (mm/dd/yyyy)*

X _____
Signature of person acting on behalf of the Frontier Mission Fellowship *Date (mm/dd/yyyy)*

Year	Deferral Limit (under 50 years old)	Deferral Limit (over 50 years old)
2012	\$17,000	\$22,500

Frontier Mission Fellowship

Instructions for setting up a tax-advantaged retirement account (403b)

For a Clergy Advantage (with American Funds) account:

- 1) Fill out the clergy advantage “basic information” form.
- 2) Mail the basic information form to the Clergy advantage address at the bottom of the page (also noted here). Or you could fax it to: 970-663-4950

Clergy Advantage

2093 East 11th Street, #200
Loveland, CO 80537

- 3) When they mail the packet of materials to you, fill them out as requested and mail them back.
- 4) Once your account is open, fill out the salary deferral agreement and submit this signed form to the ministry accounts office. (1605 E. Elizabeth St, Pasadena, CA 91104) The amount you list on this form will be removed from your ministry account before taxes and placed in your 403b each month until you change it.
- 5) If you desire to change the amount that is put into the 403b at any time, fill out a new salary deferral form, sign it and turn it into ministry accounts.
- 6) If your spouse desires his/her own 403b account, you must fill out these forms for each person.
- 7) Note that where the funds are invested with American Funds (which combination of mutual funds, securities etc) can be changed by you online at any time by following instructions that American Funds will send you after your account is open.
- 8) Please contact linda.dorr@uscwm.org with any questions you have.