



- A. I understand that I may change the amount of my salary reduction at any time, as permitted under the terms of my Employer's 403(b) Plan, by filing a Retirement Plan Investment Election Form with my Employer 30 days prior to the date that I wish the change to take effect.
- B. I understand that I may terminate this Agreement at any time by filing a Retirement Plan Investment Election Form indicating termination, with my Employer 30 days prior to the date I wish this Agreement to be terminated.
- C. This agreement may not (i) require an amount of contribution which will exceed my maximum exclusion allowance under Internal Revenue Code ("Code") Section 402(g) or the limitation on annual additions under Code Section 415 and Code Section 414(v) (for employees age 50 and over, or (ii) permit an aggregate amount of salary reduction contributions under the Plan which, when added to elective deferrals made on my behalf to another 403(b) annuity or 401(k) plan for a taxable year, exceeds allowable amounts under Code Section 402(g)(1)). I understand that I am responsible for determining that the amount of my salary reduction does not exceed the limits on contributions in this section. I also understand that my Employer will provide to me upon my request, any available information from the Employer's records that is necessary to enable me to make these determinations.