

2015 TDA ENROLLMENT

**BOARD OF EDUCATION RETIREMENT SYSTEM
OF THE CITY OF NEW YORK
65 COURT STREET
BROOKLYN, NEW YORK 11201-4965**

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BEFORE COMPLETING THIS FORM PLEASE READ THE INSTRUCTION SHEET ON THE REVERSE SIDE CAREFULLY

First Name	MI	Last Name
XXX - XX - <input type="text"/>	<input type="text"/>	<input type="text"/>
SSN Last 4 Digits	Employee Identification Number	Payroll Bank
Address		Apt. No.
City	State	Zip Code
(<input type="text"/>) <input type="text"/> - <input type="text"/>	(<input type="text"/>) <input type="text"/> - <input type="text"/>	
Work Telephone Number	Home Telephone Number	

OFFICIAL DATE OF RECEIPT

CONTRIBUTION RATE

You may contribute between 1% and 100% of your salary to the TDA Program. Your TDA deductions are based on your contribution rate. Any increase in your pay will result in a higher dollar amount deducted from your paycheck.

%

CONTRIBUTION ALLOCATION

I elect to invest my Contributions to the TDA Program as indicated on the right:

FIXED %

The Fixed and Variable portions can be elected in 5% increments and must total 100%.

VARIABLE %

ACKNOWLEDGEMENT

I hereby acknowledge that the above elections relating to my participation in the BERS Tax Deferred Annuity program are correct and confirmed with my signature below.

Signature: _____ Date: ____/____/____

STATE OF _____
 COUNTY OF _____

On this _____ day of _____, _____, personally appeared before me the said _____, to me known to be the individual described in and who executed the foregoing document, and he (she) duly acknowledged to me that he (she) executed the same, and the statements contained therein are true.



 Notary Public or Commissioner of Deeds
 (If you have an official seal, please affix it).

2015 TDA ENROLLMENT INSTRUCTION SHEET

2015 DOLLAR LIMIT - This is the maximum dollar limit you can contribute to the BERS Tax Deferred Annuity (TDA) Program in 2015. Generally, the maximum contribution amount for 2015 is the lesser of 100% of compensation or \$18,000. Those eligible for catch-up contributions (see TDA Booklet) may contribute as much as \$3,000 this year above the \$18,000 limit and are limited to a lifetime total of \$15,000. Members age 50 or older are eligible to contribute an additional \$6,000 in 2015.

CONTRIBUTION RATE - Enter the whole number percentage of your salary that you would like to contribute to the TDA Program. This rate will be applied to your salary, after pension deductions and before taxes are taken, to determine your contribution amount. Use the worksheet Determining Your Contribution Percentage included in the TDA Booklet to assist you in estimating your contribution rate.

You may contribute between 1% and 100% of your salary, limited by your 2015 dollar limit.

CONTRIBUTION ALLOCATION - Please indicate the desired allocation of your contributions. You may allocate 100% of your contributions to the Fixed or Variable Programs, or split your contributions between the programs. Allocations must be in whole percentages (in multiples of 5%). The total percentages must equal 100% or your election cannot be honored.

Please sign the bottom of the TDA Enrollment Form, have it notarized and return it to BERS. If your form is not completed correctly, it will be returned to you and no action will be taken on your account.

