



Maximum Allowable Contribution Worksheet 403(b) 2012

Participant Instructions	The 2012 Maximum Allowable Contribution Worksheet is to be used to determine the maximum dollar amount that you may contribute to a 403(b) Retirement Program in 2012. Upon completion, submit a copy of this form to Employee Benefits Services & Advisors, Inc. by mail.		
	Employee Benefits Services & Advisors, Inc. 2542 S. Bascom Avenue, Suite 100 Campbell, CA 95008 PH: (408) 371-7661		
Employee Information	School District/Organization Name	Employer State	
	Participant Name	Social Security Number	Date of Birth
	Participant Mailing Address (Street)	Home Phone Number	Work Phone Number
	(City, ST Zip)	E-mail Address	
403(b) and Roth 403(b) Calculation	1. 2012 base deferral limit	1.	\$17,000.00
	2. Special 15-Year Catch-up Contribution (if permitted by your employer)		
	a. Have you completed 15 or more full years of service with you current employer? If NO, enter \$0 in line 2e and proceed to question 3. If YES, continue to the next question.	2a.	YES / NO
	b. Have your previous combined 403(b) and Roth 403(b) contributions averaged less than \$5,000 per year during your lifetime? If NO, enter \$0 in line 2e and proceed to question 3. If YES, continue to the next question.	2b.	YES / NO
	c. Have you made any Special 15-Year Catch-up contributions previously? If NO, skip to question 2e. If YES, continue to next question.	2c.	YES / NO
	d. Enter the total amount of any previously utilized Special 15-Year Catch-up contributions in line 2d.	2d.	_____
	e. Subtract line 2d from \$15,000. If the result is greater than \$3,000 then enter \$3,000 in line 2e. If the result is less than \$3,000 then enter the result in line 2e.	2e.	_____
	3. Age 50 Catch-up Contribution		
	a. Will you reach Age 50 by 12/31/2012?	3a.	YES / NO
	b. If 3a is YES, enter \$5,500 in line 3b. If 3a is NO, enter \$0 in line 3b.	3b.	_____
	4. Add lines 1, 2e, and 3b. This is your Maximum 403(b) and Roth 403(b) Contribution Amount for 2011. This number cannot exceed \$25,500.	4.	_____
	5. Enter the total of any contributions already made to 403(b) plans during 2011.	5.	_____
6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to 403(b) plans during 2012.	6.	_____	
Employee Signature	<p>IMPORTANT: You may rely on the accuracy of this Worksheet if the information you provide is correct and complete. Neither your Employer, nor Employee Benefits Services & Advisors, Inc. possess data for purposes of calculating the 403(b) Special 15-Year Catch-up Contribution. By signing this Worksheet, you certify that all the information provided is accurate and you agree to indemnify and hold harmless your Employer, and Employee Benefits Services & Advisors, Inc. from any and all damages which may result from providing inaccurate or incomplete information. You understand and agree that your total annual contributions to the combined 403(b) and Roth 403(b).</p> <p>X</p>		
	Employee Signature (Required)		Date