

Retirement Income Plan (Basic Plan) Salary Reduction Agreement

I elect to WAIVE Yeshiva University Reti that the University will be seen as a second of the University will be seen as a secon	rement Income Plan and that I have not make any contribution to the pass section if you want to enroll in thangeIncreaseDelicipateIncreaseDelicipate in the plan. By signing	understand that I have been given the opportunderstand to waive participation in the plan on my behalf. If eligible, I may enroll or change your current contributions to the	in at this time. I understand in the plan at a later date. the plan. tion of my compensation as
no more than 80% of co Benefits Office. I unders the two. If I am eligible	mpensation. I understand that if I stand that I can elect to make prefor the University's matching con an 6% or 7% of my compensation	want to contribute is equal to the lesser of 2% want to contribute the minimum, I must contax contributions, after-tax Roth contributions at the receive in the Plan, depending on my eligible class	ontact the University ons or any combination of matching contributions of a
My elections: I elect a	Pre-Tax Contribution:	% % %	
the amount of contributi	ons exceeds this limit, I agree that nount of my salary reduction cont	ordance with Internal Revenue Code Section to contributions may be suspended automate tribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is suspended as per the previous submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the beginning of the contribution is submatically at its unreduced level at the contribution is submatically at its unreduced level at the contribution is submatically at its unreduced level at the contribution is submatically at its unreduced level at the contribution is submatically at its unreduced level at the contribution is submatically at its unreduced level at the contribution is submatically at the contribution	ically at such time. If in entence, then the amount
administratively feasible be effective with the next	e thereafter. I understand that I can at available pay date. I further und	ollowing the date that I become eligible for n make changes to this agreement during the derstand that once implemented, my election for terminate this agreement, or until it is aut	ne calendar year which will ons pursuant to this salary
understand that either I of payable to me. I further commence an unpaid lead contribution limit, or (f) event occurs first, and the compensation payable to	or the University may terminate the understand that this agreement was ave of absence, (c) cease to be in a give written notice to the Universitat my contribution and the Universitat my contribution and the University	ensation that is payable to me while the agains agreement with respect to any future could all automatically terminate on the date I (a) an eligible class, (d) receive a hardship dist sity to stop my salary reduction contribution exist contribution to the plan will cease with that in order to make contributions after I is ment.	terminate employment, (b) ribution or (e) reach the n to the plan, whichever the respect to any
Employee Name		Last 4 digits of SSN	
Employee Signature		Date	
University Benefit Office – Au	thorized Signature	Date	

IRS regulations require participants to return a signed and dated salary reduction agreement before contributions can be made to the plan. Retroactive enrollment is not permitted. Salary reduction contributions can be made on a prospective basis only. Complete and return to the Yeshiva University Benefits Office – Belfer Hall, 500 West 185th Street, New York, NY 10033