## ASSOCIATION OF INDEPENDENT COLLEGES AND UNIVERSITIES OF OHIO MULTIPLE EMPLOYER PLAN MUSKINGUM UNIVERSITY SALARY DEFERRAL AGREEMENT

Address  City State Zip  Last 4 digits of Social Security Number  Check one: New Agreement Change  1. Plan Provisions  Muskingum University offers retirement benefits through the Association of Independent Colleges and Universities of Ohio Multiple Employer Plan (the "Plan"). You can choose to voluntarily defer a portion of your compensation to the Plan. The Plan allows you to ot the deferrals as either Regular 403(b) deferrals (pretax) or Roth 403(b) deferrals (after tax).  Your voluntary salary deferral election at any time during the year. Any such change will become effective as soon as administratively feas it is received by Muskingum University.  The law imposes a dollar limit on the amount you may defer in any calendar year. This limit is increased by a "catch-up" amount for employees who attain age 50. These limits are updated by the IRS each year and on the Muskingum University HR website.  The law imposes a dollar limit on the amount you may defer in any calendar year. This limit is increased by a "catch-up" amount for employees who attain age 50. These limits are updated by the IRS each year and on the Muskingum University HR website.  The far information about investing your contributions, please contact TLAA at (800) 842-2252 or TLAA.org/aicuo or Financial Design A Ohio at (419) 435-0634 or financialdesignohio.com. For more information on the Plan, please refer to the Summary Plan Description questions regarding this election or the Plan should be directed to hr@muskingum.edu.  After the required waiting period, eligible employees are required to participate in a mandatory employee contribution. Please in under the Plan, 5% of your base compensation is automatically withheld from your pay and contribution to the Plan for you on a preta This form only covers your voluntary deferrals that exceed the mandatory 5%. Muskingum also makes a discretionary employer contribution for the Plan.  These mandatory and discretionary employer contributions do not apply to student employees, employees who work less	Participant Information				
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