

Employee Information	Employee Name	Social Security Number
	E-Mail Address	<input type="radio"/> Certificated <input type="radio"/> Classified
	Name of District	County
	Date of Birth	Date of Hire
403(b) Special Catch-up Provision	If you have 15+ years of FULL-TIME service with your current school district/employer and your deferral average for all previous years does not exceed \$5,000, you maybe eligible to defer an annual Catch-up Contribution amount of \$3,000, up to a maximum lifetime limit of \$15,000.	
403(b) Calculation	1. 403(b) & Roth 403(b) Combined Annual Deferral Limit	1. \$19,500.00
	2. Have you completed 15 or more years of full-time service with your current school district/employer? If you answered "No" on Line 2 skip to Line 7.	2. <input type="radio"/> Yes <input type="radio"/> No
	3. Have your total previous 403(b) contributions averaged less than \$5,000 per year? If you answered "No" on Line 3 skip to Line 7.	3. <input type="radio"/> Yes <input type="radio"/> No
	4. Have you made any 15-Year Service Credit Catch-up Contributions in the past? If you answered "No" to Line 4, then skip to Line 6 and enter \$3,000.	4. <input type="radio"/> Yes <input type="radio"/> No
	5. Enter the total amount of previous 15-Year Catch-up Contributions made on Line 5.	\$15,000.00
	6. 15-Year Service Catch-up Contribution Amount Subtract the total amount of previous 15-Year Catch-up Contributions entered in Line 5 from the maximum lifetime limit of \$15,000 to determine the remaining catch-up available. Enter the amount calculated or \$3,000 (whichever is less) in Line 6.	5.
	7. Age 50 (+) Catch-up Contribution a. Will you reach age 50 or older by 12/31/2021	6.
	b. If Yes, enter \$6,500 on line 7b. If No, enter \$0.	7a. <input type="radio"/> Yes <input type="radio"/> No
	8. Add lines 1, 6, and 7b then enter the total. 2021 Maximum Total cannot exceed \$29,000.	7b.
	9. Enter the total of any contributions already made to a Traditional and Roth 403(b) plan during 2021	8.
10. Subtract line 9 from line 8. This is the total remaining amount you may contribute to a 403(b) & Roth 403(b) during 2021	9.	
Employee Signature	IMPORTANT: You may rely on the accuracy of this worksheet if the information you provide is correct and complete. Neither SchoolsFirst Plan Administration nor your Employer has pre-2021 data for purposes of calculating the 403(b) 15 year Special Catch-Up Contribution. By signing this worksheet, you certify that all the information provided is accurate and you agree to indemnify and hold harmless SchoolsFirst Plan Administration and your Employer from any and all damages which may result from providing inaccurate or incomplete information. You understand and agree that your total annual contributions to all district defined contributions may not exceed the lesser of \$58,000 or 100% of compensation.	
Employee Signature:	Date:	

Employee Name: _____

Social Security#: _____

403(b) Special 15-Year Service Catch-up Option

This calculation MUST be completed every year to determine eligibility.

Determine the amount that you contributed to your current 403(b)/Roth 403(b) plan for all years prior to 2021 by referring to your 403(b) account statements. Beginning in 1987, this amount may have appeared on your IRS W-2 forms. The 15-year service limit does not apply prior to 1987.

For any year that you were eligible for both a 15-year Service Catch-up and an Age 50+ Catch-up, a contribution over the normal IRS limit is first treated as a 15-Year Service Catch-up.

Plan Year	Annual 403(b) Limits	15-Years of Service Catch-up	Age 50+ Catch-up	Your Total Contributions	Your 15-Years of Service Catch-up Contributions	Your Age Catch-up Contributions
1987	\$9,500	\$3,000		\$ _____	\$ _____	
1988	\$9,500	\$3,000		\$ _____	\$ _____	
1989	\$9,500	\$3,000		\$ _____	\$ _____	
1990	\$9,500	\$3,000		\$ _____	\$ _____	
1991	\$9,500	\$3,000		\$ _____	\$ _____	
1992	\$9,500	\$3,000		\$ _____	\$ _____	
1993	\$9,500	\$3,000		\$ _____	\$ _____	
1994	\$9,500	\$3,000		\$ _____	\$ _____	
1995	\$9,500	\$3,000		\$ _____	\$ _____	
1996	\$9,500	\$3,000		\$ _____	\$ _____	
1997	\$9,500	\$3,000		\$ _____	\$ _____	
1998	\$10,000	\$3,000		\$ _____	\$ _____	
1999	\$10,000	\$3,000		\$ _____	\$ _____	
2000	\$10,500	\$3,000		\$ _____	\$ _____	
2001	\$10,500	\$3,000		\$ _____	\$ _____	
2002	\$11,000	\$3,000	\$1,000	\$ _____	\$ _____	\$ _____
2003	\$12,000	\$3,000	\$2,000	\$ _____	\$ _____	\$ _____
2004	\$13,000	\$3,000	\$3,000	\$ _____	\$ _____	\$ _____
2005	\$14,000	\$3,000	\$4,000	\$ _____	\$ _____	\$ _____
2006	\$15,000	\$3,000	\$5,000	\$ _____	\$ _____	\$ _____
2007	\$15,500	\$3,000	\$5,000	\$ _____	\$ _____	\$ _____
2008	\$15,500	\$3,000	\$5,000	\$ _____	\$ _____	\$ _____
2009	\$16,500	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2010	\$16,500	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2011	\$16,500	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2012	\$17,000	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2013	\$17,500	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2014	\$17,500	\$3,000	\$5,500	\$ _____	\$ _____	\$ _____
2015	\$18,000	\$3,000	\$6,000	\$ _____	\$ _____	\$ _____
2016	\$18,000	\$3,000	\$6,000	\$ _____	\$ _____	\$ _____
2017	\$18,000	\$3,000	\$6,000	\$ _____	\$ _____	\$ _____
2018	\$18,500	\$3,000	\$6,000	\$ _____	\$ _____	\$ _____
2019	\$19,000	\$3,000	\$6,000	\$ _____	\$ _____	\$ _____
2020	\$19,500	\$3,000	\$6,500	\$ _____	\$ _____	\$ _____

Total: \$ _____ \$ _____ \$ _____

Number of Years of Service with the same school district/employer: _____

Divide Your Total Contributions by the Number of Years of Service (Include years when no contribution was made.) \$ _____*

*If the amount in the line above is an average of \$5,000 or less you are eligible for the 15-Years of Service Catch-up.

15-Year Service Catch-up Contribution Amount for 2021 (Not to exceed \$3,000 per year.) Enter on Pg. 1 box 6 \$ _____