

Date of Enrollment _____
Date of Change _____

COLLEGE FOR CREATIVE STUDIES 403(b) RETIREMENT PLAN FORM

PART I - GENERAL INFORMATION

A. Participant Information:

Name: _____ Soc. Sec. No.: _____
Address: _____

B. TIAA-CREF Information: TIAA-CREF is the 403(b) Plan's record keeper. In order for TIAA-CREF to keep track of your 403(b) Plan contributions and investments, you must contact TIAA-CREF to create an account by visiting www.tiaa-cref.org/ccs or calling TIAA-CREF at (800) 842-2252. The CCS 403(b) Plan number is #500234. TIAA-CREF will provide you with a confirmation number when you have successfully created an account. Please enter your TIAA-CREF confirmation number here: _____.

PART II - CONTRIBUTION INFORMATION

A. Please check one of the following:

I do not wish to make contributions to the 403(b) Plan from my prospective paycheck. If I later decide to make future deferrals to the 403(b) Plan from my prospective paycheck, I understand that I can complete a new election form that will supersede this election form. I also understand that CCS will still make a discretionary contribution to my 403(b) Plan account, provided that I meet the 403(b) Plan's eligibility provisions for discretionary contributions.

I wish to make contributions to the 403(b) Plan from my prospective paycheck. I understand that CCS may also make a discretionary contribution to my 403(b) Plan account, provided that I meet the 403(b) Plan's eligibility provisions for discretionary contributions.

B. Pre-Tax Elective Deferrals. I hereby elect to defer from my paycheck as a pre-tax Elective Deferral contribution (check one):

_____ %

C. Roth Elective Deferrals. I hereby elect to defer from my paycheck as a Roth after-tax Elective Deferral contribution (check one):

_____ %

Please note that the combination of Pre-Tax Elective Deferrals and Roth After-Tax Elective Deferrals in Sections B and C above cannot exceed the maximum deferral contribution limit for the calendar year or the maximum deferral contribution limit under the 403(b) Plan

D. Catch-Up Contributions. If I am at least 50 years (or will be this year), and if I cannot make any additional Elective Deferrals for the year due to 403(b) Plan limits, I elect, subject to the maximum annual limit (adjusted each year in accordance with the Internal Revenue Code; subject to higher limits for those ages 60 to 63), to continue to defer from my paycheck as a Catch-Up Contribution (check appropriate):

_____ %

Pre-tax

Roth

IMPORTANT NOTE REGARDING CATCH-UP CONTRIBUTIONS: On and after January 1, 2026, employees with FICA wages in the prior calendar year that exceed the IRS threshold (for 2026, if your FICA wages exceeded \$150,000 in 2025) your Catch-Up Contributions must be designated as Roth Catch-Up Contributions. And if you do not properly elect such Catch-Up Contributions as Roth Catch-Up Contributions, they will be deemed Roth Catch-Up Contributions under the Plan.

PART III - SIGNATURE

I understand that:

(i) This election is subject to all of the terms and restrictions under the 403(b) Plan.

(ii) The amounts contributed on my behalf under the 403(b) Plan are subject to limitations under the Internal Revenue Code and that to the extent that I might elect an amount greater than the maximum deferral permitted under the Code, the amounts elected to be paid-over to the 403(b) Plan shall not be paid-over, or if they inadvertently are paid-over, shall be returned to me subject to earnings thereon, which will be fully taxable.

(iii) Changes are generally effective as soon as administratively possible following the execution of this form; provided cessation of deferrals *may* occur immediately.

(iv) This form amends and supersedes any election form previously submitted, and remains in effect for this year and subsequent years until a new form is timely submitted and accepted.

Participant Signature

Date