



## Instructions

### Complete this form if you want to:

- **Start** contributing to your First Security Benefit Life Insurance and Annuity Company of New York ("FSBL") account,
- **Change** the amount or type of your current contributions, or
- **Stop** an existing Salary Reduction Agreement.

### Who should complete this form?

All eligible participants – including business owners, if applicable – must complete this form (or another form approved by your employer) to set or update contribution elections.

### Important reminders

- Your contributions cannot exceed annual limits set by federal tax law. Contact your employer or plan administrator if you need details on current contribution limits, including catch-up contributions.
- Roth contributions may not be available in all plans. Check with your employer before electing Roth contributions.
- If you qualify for catch-up contributions (age-based or service-based), complete the applicable section of the form.

### Compliance Note (SECURE Act Updates)

Contribution limits and catch-up provisions are subject to federal tax law, including the SECURE Acts of 2019 and 2022. Certain catch-up contributions may be required to be made as Roth contributions based on your annual compensation. Contact your employer or plan administrator for details on current limits and eligibility.

### Submitting this form

After completing the form, **return it to your employer**. Do **not** send this form to FSBL.

## 1. Provide General Account Information

**Contract Number** \_\_\_\_\_

**Name of Owner** \_\_\_\_\_  
First MI Last

**Mailing Address** \_\_\_\_\_  
Street Address City State Zip Code

**Social Security Number/Tax I.D. Number** \_\_\_\_\_

**Daytime Phone Number** \_\_\_\_\_ **Home Phone Number** \_\_\_\_\_

Continued on Next Page ►



---

## 2. Set Up Salary Reduction

Complete this section to set up or change contributions to your 403(b) Account. Please note that the maximum amount of salary that can be reduced may not exceed the limits of the Internal Revenue Code. Verify with your Employer availability of Roth 403(b) contributions.

Deduct from my salary (select all that apply):

Pre-Tax Qualified Contribution \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.

After-Tax Roth Contribution \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.

Catch-up Amount

Pre-Tax Qualified Contribution – Age 50 \$ \_\_\_\_\_

After-Tax Roth Contribution – Age 50 \$ \_\_\_\_\_

Pre-Tax Special Catch-Up Contribution – Age 60 through 63 this year \$ \_\_\_\_\_

Roth Special Catch-Up Contribution – Age 60 through 63 this year \$ \_\_\_\_\_

Pre-Tax Qualified Contribution – 15-Years Service \$ \_\_\_\_\_

After-Tax Roth Contribution – 15-Years Service \$ \_\_\_\_\_

**Total** \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.

Please stop my contributions to \_\_\_\_\_  
Current Provider

I choose not to contribute at this time.

---

## 3. Provide Signatures

### Effective Date

Deferrals elected under this Agreement will begin with the first pay period following the date this Agreement is signed and will apply only to compensation earned after that date.

### Duration

This Agreement will remain in effect until amended or revoked in writing by the Employee, subject to applicable plan and IRS rules.

### Acknowledgement and Disclaimer

By signing below, the Employee acknowledges and agrees that:

- Contribution elections are made voluntarily and apply prospectively.
- The Employer is not responsible for the performance, solvency, or benefits provided by the Employee's selected investment provider(s).
- The Employer does not guarantee the investment results or benefits payable by any provider selected by the Employee.
- Contributions are subject to federal tax law limits, including special rules for catch-up contributions under the SECURE Acts. Certain catch-up contributions may be required to be made as Roth contributions, depending on IRS rules and the Employee's compensation.

Continued on Next Page ►



