

**SUNY 403(b) VOLUNTARY SAVINGS PLAN
SALARY REDUCTION AGREEMENT**

By THIS AGREEMENT, made between _____, an employee at SUNY Delhi campus and the State University of New York (employer), the parties hereto agree as follows:

This Agreement represents a: New Agreement: _____ Change to an existing Agreement: _____
(For new Agreements you will also need to submit an account enrollment form to the appropriate Investment Provider).

Cancellation of existing Agreement: _____

Effective with respect to amounts paid on or after _____, 2016, which date is subsequent to the execution of this agreement, or as soon as possible thereafter, the employee's salary will be reduced by the amount indicated below. The employer will contribute that amount to the employee's account with:

TIAA	_____
Voya	Name of Investment Provider Agent
VALIC	
Fidelity*	_____
	Agent Phone Number

* 403(b)(7) mutual fund account.

The amount of the salary reduction will be \$_____ per payroll period, or \$_____ per year (please select only one of these options and leave the other field blank). This amount, together with any amounts previously or subsequently contributed during this calendar year through Agreements with SUNY, or any other employer, must produce a total contribution that does not exceed the limitations of Internal Revenue Service (IRS) Code Section 415 or Section 402(g), whichever is least. Please be advised a Maximum Annual Calculation is available to you from your investment provider.

I understand that contributions made under this salary reduction agreement to a 403(b)(1) tax-deferred variable annuity may generally not be withdrawn prior to my death, disability, attainment of age 59½, severance from employment or financial hardship. These restrictions do not include contract exchanges to other investment alternatives under my Employer's 403(b) plan. More specific information about these withdrawal restrictions, and the investment alternatives available through the variable annuity, can be found in the variable annuity prospectus or by contacting the investment provider(s).

This Agreement shall be legally binding and irrevocable as to each of the parties hereto while employment continues and shall replace any existing Agreement currently in effect. Either party may terminate or modify this agreement as of the end of any payroll period by giving at least 30 days written notice, so that this Agreement will not apply to salary subsequently paid.

_____ Employee Signature	_____ Date	XXX-XX-_____ Social Security Number (Please include the last 4 digits only)	_____ Date of Birth
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_____ Campus or Daytime Phone	_____ Email Address
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Please submit this form to the Office of Human Resources/Payroll for processing.

Administration Use Only Below This Line.

_____ Employer Signature	_____ Date
Plan Type: TDA (405) _____ SRA (404) _____ Fidelity (408) _____	Voya, VALIC (415) _____
Annual Contribution: \$ _____	Catch-up Used?: 50+: _____ 15 Year: _____ Date Deductions Begin: _____

To enroll in OR change the amount that you contribute into SUNY's Voluntary Savings Plan:

1. Research and choose an authorized Investment Provider, to access this information go online at <http://www.suny.edu/benefits/vsp/403bproviders/>
2. Enroll on-line with an authorized provider
3. Complete the "SUNY's Voluntary Savings Plan Salary Reduction Agreement" (SRA) form
4. Return your completed SRA form to the Office of Human Resources Office by fax 607-746-4158, inner office mail or e-mail humanresources@delhi.edu