



SALARY REDUCTION ELECTION
FOR THE TAX-DEFERRED ANNUITY (TDA)
(SUPPLEMENTAL RETIREMENT PLAN)

This salary reduction election is effective with respect to compensation earned on or after the first day of _____.

I, _____, (please print your name) elect to have \$_____ deducted from my compensation each pay period. This deduction will be made on a pre-tax basis (i.e., before income tax withholding, but after withholding of FICA taxes) and contributed to the Tax-Deferred Annuity (TDA) Plan (the "Plan"). I understand that contributions under this election may be limited or ceased if the amount that I have elected above would exceed applicable legal limits on retirement plan contributions, either alone or when combined with amounts contributed to the Defined Contribution Retirement Plan.

I understand -

- I may change the amount of contributions that I have elected above or cancel my contributions altogether, effective as of the last day of any month. I further understand that I can only accomplish this by filing a new election at least 30 days prior to the time I want to have the new election become effective.
- I may only have one (1) salary reduction election in effect at a time during any single taxable year.
- I understand that this election is legally binding with respect to compensation paid while this election is in effect.

Print Name of Employee

Social Security Number

Employee's Signature

Date

Name of Retirement Plan (TIAA-CREF or ING)

Human Resources Department

Date