

ACO Retirement Plan Contribution Summary

The Alliance of Christian Organizations has established a tax-deferred retirement fund plan, currently managed by Fidelity Investment Services. Participation in the plan is available to all full-time, regular employees. The plan provides for both voluntary employee contributions and direct employer contributions. Voluntary employee contributions may be made by any full time employee, regardless of whether there is a salary subsidy or any direct employer contribution (matching or otherwise). The minimum voluntary withholding amount is \$25.00 per pay period. The I.R.S. limits withholdings to no more \$16,500 per calendar year (in 2009), plus catch-up contributions for qualifying employees over 50 and lifetime catch-up contributions for employees with more than 15 years of service. The I.R.S. limits combined employee/employer contributions to 100% of includible compensation or \$49,000, whichever is less.

Employee Name: _____

Number of pay periods per year (circle one): 12 24 26

Effective Date: ____/____/____

Amount per pay period:

Voluntary employee payroll withholdings: \$_____

Direct employer contributions: \$_____

Please attach this summary to the SRA (if any of the contributions are voluntary withholdings) and fax it to (213) 251-4290. The original should be kept in the employee's file.

For questions about your retirement plan, please call Fidelity at 800-343-0860 or look up Fidelity's website at www.mysavingsatwork.com. Click on NetBenefits to manage your investments, research funds, change your address, and much more.