



**403(b) Maximum Amount Contributable (MAC)
For Tax Year 2013**

JEM will need this information no later than October 10 of the current year in order to process your request in a timely manner for this year.

Section A. General Information

1	Name of participant.....	_____
2	Employer.....	_____
3	Social Security Number.....	_____
4	Calendar year end of calculation (Enter as 12/31/XX).....	_____
5	Date Hired by current Employer.....	_____
6	Date of Birth.....	_____
7	Years of Service with this Employer..... (If you have fewer than 15 years of service with your Employer go to item)	_____

Section B. Limit on Elective Deferrals

1. Maximum contribution:

- For 2013, enter \$17,500 if you are under age 50*
- For 2013, enter \$23,000 if you are age 50 or older (or will be 50 this calendar year)*

Note. If you have at least 15 years of service with your current employer and your 403(b) plan allows the 15 year catch up (see your plan's SPD on our website), complete lines 2 through 16. If not, enter the applicable amount from the bullets above. This is your annual limit on elective deferrals

1.	Amount per year of service	1.	_____
2.	Enter your years of service	2.	\$ 5,000
3.	Multiply line 2 by line 3	3.	_____
4.	Enter the total of all elective deferrals made for you by the qualifying organization for prior years	4.	_____
5.	Subtract line 5 from line 4. If zero or less, enter zero (-0-)	5.	_____
6.	Maximum increase in limit for long service	6.	\$15,000
7.	Enter the total of additional pretax elective deferrals made in prior years under the 15-year rule	7.	_____
8.	Enter the aggregate amount of all designated Roth contributions permitted for prior years under the 15-year rule	8.	_____
9.	Add line 8 and line 9	9.	_____
10.	Subtract line 10 from line 7	10.	_____
11.	Maximum additional contributions	11.	\$ 3,000
12.	Enter the least of lines 6, 11, or 12. This is your increase in the limit for long service	12.	_____
13.	Add lines 1 and 13.	13.	_____
14.	Enter the amount you will contribute for the year to this or any other employer's 403(b) and/or 401(k).	14.	_____
15.	Subtract line 15 from line 14. This is how much you can increase your current elective deferrals. 16.	15.	_____

* Note: This must also be no more than 100% of compensation less pretax contributions to TRS, ERS, STRS, PERS, etc.

I have reviewed the data above. I understand that if ANY of this information is incorrect, the above calculations may be wrong and that I may be liable for tax penalties for over contributions. I take full responsibility for the accuracy of the information.

Signature _____ Date _____