

NOTICE TO ALL PARTICIPANTS IN THE [name of 403(b) plan]

The Internal Revenue Code places a variety of limits on the amounts that may be contributed to the account of a participant in a 403(b) retirement plan in a given year. Failure to comply with these limits can expose both the participant and the plan sponsor to penalties. [Name of plan sponsor] performs calculations each year to help ensure that contributions to the [name of plan] do not exceed the various dollar and percentage of compensation limits imposed by federal tax law.

As part of [name of plan sponsor]'s compliance efforts, it must collect certain information from participants in the [name of plan] who also participate in any other retirement plan of other employers, since in some cases, contributions to these other plans must be combined with those made to the [name of plan] when applying the contribution limits. If you fall into any of the categories listed below, you should fill out the attached worksheet and return it to the [name of employer] [benefits, human resources office] at [address] or [email address] before the end of the year so that [name of plan sponsor] can collect the additional data needed to perform contribution calculations:

- Participate in a 403(b) retirement plan in addition to the [name of plan], whether or not the additional plan is sponsored by [name of plan sponsor]?
- Participate in a qualified 401(a) retirement plan ((including a Keogh or SEP-IRA) sponsored by an employer in which you are at least a 50% owner?
- Make elective deferrals (including Roth contributions) to both this employer's plan and a 403(b) or 401(k) plan of another employer?

For 2009, 403(b) or 401(k) elective deferral contributions (including Roth contributions) to all of the plans should not exceed \$16,500 (\$22,000 if you are age 50 or over) -- you may need to reduce your own contributions to one or more of the plans to avoid exceeding the limits. And for 2009, the combination of your own contributions (both pre-tax and after tax), and those of your employers, to these plans should generally not exceed \$49,000 -- you may need to reduce your own contributions to one or more of the plans to avoid exceeding the limits. Please contact your [benefits office] at [address, phone, email] for further information.