

## PLAN AMENDMENT AUTHORIZATION FORM

**Please Make Photocopies of this Form (2 pages):  
You Must Submit Separate Forms for Each of Your Retirement and TDA Plan(s)**

Check off your selection for each of the five amendments, then sign and fax this form to 800 842-5916. The sample amendment language that should be attached to your plan document can be accessed on the TIAA-CREF Administrator Web Center at [tiaa-cref.org/Administrators](http://tiaa-cref.org/Administrators). If you do not have Internet access and need hard copies, or if you have any questions, please contact your Institutional Consultant.

### REQUIRED AMENDMENT

Election	Amendment	Details	Business Justification
<p style="text-align: center;"><b>Select New Vesting Schedule</b></p> <p>_____ <b>3-year cliff vesting</b></p> <p>_____ <b>6-year graded schedule</b></p>	<p style="text-align: center;"><b>Accelerated Vesting Required for Matching Contributions*</b></p> <p><i>*Note: This provision does not apply to governmental or non-ERISA church plans.</i></p>	<p>To the extent a voluntary contributory plan imposes a vesting schedule on matching employer contributions, the vesting schedule must be modified to reflect the new accelerated vesting schedule. Select either the 3-year cliff vesting or the 6-year graded schedule.</p>	<p>Participants in employer matching plans that are not governmental or non-ERISA church plans, will become fully vested in the matching contributions in a shorter period of time. <i>Note: If the new, faster vesting schedule is not adopted, the plan can be disqualified.</i></p>

### VOLUNTARY AMENDMENTS

Election	Amendment	Details	Business Justification
<p>_____ <b>I accept</b></p> <p>_____ <b>I do not wish to have my plan's current rollover provisions changed</b></p>	<p style="text-align: center;"><b>Rollovers between 403(b) Plans, Qualified Plans, and IRAs Permitted</b></p>	<p>To the extent a plan wishes to accept the rollover, it will need to be amended to permit rollovers of contributions between 403(b) plans, qualified plans, and IRAs. Furthermore, to the extent permitted by the plan, an amendment permitting rollovers from governmental 457(b) plans must be incorporated.</p>	<p>Enables employees to consolidate their retirement savings when they change jobs.</p>
<p>_____ <b>I accept</b></p> <p>_____ <b>I do not accept</b></p>	<p style="text-align: center;"><b>For Plans that Accept Elective Contributions: Age 50 Catch-up Contribution*</b></p> <p><i>*Please note: If you add this to any plan, you must add it to all of your plans that accept elective contributions.</i></p>	<p><i>This provision applies only to plans that permit employee elective pretax contributions and is not applicable to a non-elective plan.</i></p> <p>Employees age 50 and over can make additional elective contributions of \$1,000 beginning in 2002. This amount will increase to \$5,000 by 2006. To permit this additional catch-up contribution, your plan documents must be amended to include it.</p>	<p>Enables older employees to put away even more for retirement at a time in their professional life when they are more likely to be able to do so.</p>

Election	Amendment	Details	Business Justification
<p>_____ <b>I accept</b></p> <p>_____ <b>I do not accept</b></p>	<p><b>Hardship Distribution Safe Harbor Modified</b></p>	<p>To the extent the plan permits distributions on account of hardship and is using the safe harbor method to determine the hardship, employee contributions currently must cease for a 12-month period. This 12-month period is being reduced to 6 months. To the extent the plan permits hardship distributions, it must be amended to incorporate the new rule.</p>	<p>Shortens the amount of time employees have to wait to resume making contributions to their retirement plan after taking a hardship distribution, and thereby increases retirement savings. Makes 401(m) tests easier to pass for Matching Plans whose employees could not participate due to hardship withdrawals.</p>
<p>_____ <b>I accept</b></p> <p>_____ <b>I do not accept</b></p>	<p><b>Same Desk Rule Repealed</b></p>	<p>Redefines one of the triggering events that the IRS deems necessary before a participant can take a distribution of elective deferrals in a 403(b)(1) annuity contract, (or any amount in a 403(b) (7) custodial account). Prior to EGTRRA, this triggering event had been separation from service. Under EGTRRA, it has been changed to severance from employment. To the extent a plan wishes to incorporate the new standard, the plan document must be amended.</p>	<p>Enables employees to receive a distribution from their current 403(b) plan if their employing institution is taken over or is merged with another institution.</p>

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Institution

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Plan Name/Type (indicate Retirement Plan or TDA)

\_\_\_\_\_  
Title

\_\_\_\_\_  
PPG (Premium Payment Group)

\_\_\_\_\_  
Daytime Telephone Number

\_\_\_\_\_  
Date

**For Each of Your TDA and Retirement Plans —  
Fax both pages of this completed form to 800 842-5916.**

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