

RESEARCH FOUNDATION FOR MENTAL HYGIENE, INC.  
Riverview Center  
150 Broadway Ste 301  
Menands, New York 12204  
(518) 474-5661  
Fax: (518) 474-6995

Abel Lajtha, PhD  
President

Robert E Burke, CPA  
Managing Director

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**Agreement for Salary Reduction Under Section 403(b)**

BY THIS AGREEMENT, made between \_\_\_\_\_ (the Employee) and  
“The Research Foundation for Mental Hygiene, Inc.”, we agree as follows:

Effective for amounts paid on or after \_\_\_\_\_, 20\_\_\_\_\_, which date is subsequent  
to the execution of this Agreement, the Employee’s salary will be reduced by the amount  
indicated below.

This Agreement shall be legally binding and irrevocable for both the Institution and the Employee  
while employment continues. However, either party may terminate or otherwise modify this  
Agreement as of the end of any month (or pay period, if applicable) by giving at least thirty days  
written notice so that this Agreement will not apply to salary subsequently paid.

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The amount of the salary reduction shall be \_\_\_\_ % of gross annual salary per pay period. This  
amount will produce a total Institution contribution that does not exceed the Employee’s statutory  
limitation under IRC Section 415 or Section 402(g), whichever is less.

For employees age 50 or over, an additional catch up contribution of \$ \_\_\_\_\_ shall be  
contributed. This amount must not exceed the statutory limitation under IRC §414(v).

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I certify that I have reviewed the following: Fee Disclosure Policy, Summary of Plan Services  
and Costs, and the Investment Options Comparative Chart for the Research Foundation for  
Mental Hygiene’s Tax Deferred Annuity (TDA) and Frozen Defined Contribution Plan. The Plan  
number associated with this Plan is 102539.

A paper copy of these documents will be provided upon request by emailing us at [hr@rfmh.org](mailto:hr@rfmh.org).

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

\_\_\_\_\_  
(Employee Signature)

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Social Security Number

**Research Foundation for Mental Hygiene, Inc**  
(Employing Institution)

By \_\_\_\_\_  
(Name)



## Important

Employees are eligible to make their own contributions provided they have completed the necessary salary reduction/deferral agreement, which is available on the Microsite, or at the Benefits Office. For questions regarding your eligibility to contribute to the plan, please contact the Benefits Office or visit [www.tiaa-cref.org/rfmh](http://www.tiaa-cref.org/rfmh)

## How to enroll online

### TIAA-CREF makes it easy for you to enroll in Research Foundation for Mental Hygiene, Inc. retirement plan

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your investment allocation amounts/percentages for your investment choices; go to [www.tiaa-cref.org/rfmh](http://www.tiaa-cref.org/rfmh) to review your options
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

### To enroll online

Go to [www.tiaa-cref.org/rfmh](http://www.tiaa-cref.org/rfmh) and click "Enroll Now." Next, click the plan name under the "Online Enrollment" section. You will come to the "Welcome" page. Once on this page:

- Click "Register with TIAA-CREF" if you are a first-time user and need to create your User ID and password. Enter your User ID and click "Log In" if you already have an established TIAA-CREF User ID and password.
- Follow the on-screen directions to complete your enrollment application.  
Note: At the allocation screen, click on any investment choice to view its fact sheet.
- Next, print a confirmation page from the "Thank You" screen.

### We're here to help

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2888 Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).



Financial Services

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](http://tiaa-cref.org) for details.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [www.tiaa-cref.org/rfmh](http://www.tiaa-cref.org/rfmh) for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.**

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