

**DAKOTAS AREAWIDE IBEW-NECA
SAVINGS & RETIREMENT PLAN
SALARY DEFERRAL CONTRIBUTION ELECTION FORM**

Name: _____ SSN: _____

Address: _____ Employer: _____

_____ Phone #: _____

DEFERRAL ELECTION

The IRS sets the annual limit on salary deferrals each year. In 2026 you may contribute up to the lesser of \$24,500, \$32,500 if you are age 50 or over, and \$35,750 for those ages 60-63, or 100% of your pre-tax income from a contributing employer in calendar year 2026.

A. Standard Pre-Tax Salary Deferral (up to annual limit of \$24,500)

I elect to defer amounts set forth below from each of my paychecks and to have that amount contributed to the Plan beginning with the first pay period after my employer receives this completed and signed deferral agreement.

B. Catch-Up Contributions (up to an annual limit of \$32,500)

I will be 50 years of age or older during this calendar year and elect to make catch-up contributions.

C. Super Catch-Up Contributions (up to an annual limit of \$35,750)

I will be ages 60-63 during this calendar year and elect to make additional super catch-up contributions.

PRE-TAX SALARY DEFERRAL CONTRIBUTIONS:

Amount per hour, in whole dollar amounts, you elect to contribute to the Plan: \$ _____

Participant Signature

Date

INSTRUCTIONS: Please complete this form and return to your employer if you wish to make Salary Deferral Contributions to the Dakotas Areawide IBEW-NECA Savings & Retirement Plan. Your employer will forward this information to the Plan Administrator's office at PO Box 1951 Fargo, ND 58107. If you have any questions regarding the Dakotas Areawide IBEW-NECA Savings & Retirement Plan, please contact the Plan Administrator at (701) 237-4787 or (800) 995-4600.

NOTE: It is your responsibility to monitor your deferrals throughout the year. If you exceed the IRS limits for calendar year 2026, the amount in excess of the limit, plus earnings, will be returned to you and constitute taxable income for the year.

You may change your contribution amount at any time by submitting a new Salary Deferral Contribution Election Form to your employer.