

A-13a

Employee Information	Check one: <input type="radio"/> Initial Agreement <input type="radio"/> Change to Prior Agreement	
Last Name*	First Name*	M.I.
Social Security No. (xxx-xx-6789)*	Name of Employer*	

Salary Reduction Agreement

The employee authorizes the employer to make salary reduction contributions on the employee's behalf to The Member Contribution Plan (MCP). All such salary reduction contributions shall be forwarded by the employer to The Ministers and Missionaries Benefit Board (MMBB). For purposes of making such contributions, the employee agrees that his/her compensation will be reduced as indicated below.

Contribution

<p>1. Pre Tax Deduct From Paycheck** (Select one)</p> <p><input type="radio"/> \$ _____ per month</p> <p>or</p> <p><input type="radio"/> _____% of total annual compensation</p>	<p>2. Salary Reductions start with the payroll period beginning***</p> <p>_____</p> <p>(mm/dd/yyyy)</p>
<p>** Subject to certain legal limits described below and in MCP.</p> <p>*** In no event shall this agreement apply to amounts earned prior to the effective date of this agreement.</p>	

Terms and Conditions

This agreement is legally binding on the undersigned employee and employer, and is irrevocable with respect to compensation earned by such employee while this agreement is in effect. This agreement shall continue until it is terminated or amended or the employee no longer receives eligible compensation from the employer or is no longer eligible to make contributions to MCP. This agreement may be amended, with regard to compensation not yet earned, by the execution of a Salary Reduction Agreement by the employer and the employee no less than 14 days before the start of a payroll period. This agreement supersedes all prior Salary Reduction Agreements and contributions pursuant to this agreement shall immediately cease upon the employee's termination of employment with the employer. If the employee is re-hired, a new Salary Reduction Agreement will be necessary. This agreement may be terminated at any time by the employee for compensation not yet earned, upon written notice delivered by the employee to the employer. A termination request is permanent and remains in effect until a new Salary Reduction Agreement is submitted.

The employee and employer understand that the contributions originate and the tax deferral applies to amounts derived through a reduction of the employee's salary, and the employer forwarding such contributions to MMBB. In no event shall these contributions exceed the limits provided by Section 402(g) and/or 415 of the Internal Revenue Code or other applicable limits, which limits are also set forth in the Plan. The employee agrees to promptly notify the employer in the event that these limits are affected by any other tax-qualified retirement plan(s) maintained outside of this employer (for example, another Section 403(b) plan, a Section 401(k) plan or a pension plan, as applicable) or if he/she has knowledge that they reached any of the foregoing limits. The employer and MMBB reserve the right to automatically reduce the amount of the employee's contribution if it is determined that these contributions will exceed any applicable legal or plan limits.

This agreement is not a contract of employment between the employee and the employer, and does not restrict the right of the employer to discharge the employee or the right of the employee to terminate his/her own employment.

Signature of employee*	Date (mm/dd/yyyy)*
Signature of employer representative*	Date (mm/dd/yyyy)*

Please return this completed form to:

The Ministers and Missionaries Benefit Board
475 Riverside Drive, Suite 1700 New York, NY 10115-0049
Phone: 800 986-6222 Fax: 800 986-6782 Web: www.mmbb.org