



Rensselaer

Rensselaer Polytechnic Institute Defined Contribution Retirement Plan (DCRP) Enrollment/ Change Form

Name	
Rensselaer Identification Number (RIN)	
Phone Number	RPI Email Address

New Hire Enrollment Section

☐ I elect to **PARTICIPATE** in the DCRP and authorize Rensselaer to deduct 1% (pre-tax) from each paycheck. (Rensselaer will contribute an amount equal to eight percent (8%) of your eligible earnings to your account each pay period.)

Please select one Fund Sponsor designation:



Optional Employee Contributions Section

☐ Enter Employee Contribution Percentages of Pay in whole percentages:

Pre-Tax Employee Contribution Percentage of Pay (Minimum of 1% to receive employer match)	+	Roth (After-Tax) Employee Contribution Percentage of Pay	=	Total employee contribution Percentage of pay deducted
_____ %		_____ %		_____ %

Effective Date of change: _____

If no date is entered, the effective date of the change will be for the next available payroll date

Opt Out Section

☐ I elect to **OPT OUT** of the Auto-Escalation feature of the Defined Contribution Retirement Plan

☐ I elect to **OPT OUT** of the DCRP and do not authorize Rensselaer to deduct 1% from each paycheck at this time. I understand that I may, in the future, change this election and choose to participate in the DCRP as long as I meet eligibility requirements.

To view the Rensselaer Defined Contribution Retirement Plan Summary Plan Description, please visit

<https://rpi.app.box.com/v/DCP-Summary-Plan-Description>

I hereby acknowledge that I was provided with a copy of the Qualified Default Investment Alternative (QDIA) with Automatic Notice, and that I was provided with a copy of the most recent Defined Contribution Retirement Program Summary Plan Description and that my participation in each of these programs is subject to the terms and conditions set forth in official Program documents. I understand that information provided by Rensselaer is not intended as investment advice, and that I should seek such advice from my own investment consultant.

Signature: _____ Date: _____

Office Use Only

HR Representative: _____ Title: _____

Banner Entry Date: _____ Time: _____ Recorded: _____



New Hire Enrollment Section

1. Choose to participate and select a Fund Sponsor.
2. Select the investments you want your contribution to be invested in.

If you choose Fidelity Investments please log onto: www.netbenefits.com/rpi and note that there is three possible retirement plans to enroll in and each has a unique identifying number.

- Defined Contribution Retirement Plan for Employee Contributions - - Plan # 57618 403(b) contributions
- Defined Contribution Retirement Plan for Rensselaer Contributions - - Plan # 90177 401(a) contributions
- Supplemental Retirement Program - - Plan # 57619 for voluntary 403(b) contributions

If you choose TIAA please log onto: www.tiaa.org/rpi and click on "Enroll Now"

- Click on the link for the plans you want to enroll such as:
 - Defined Contribution Retirement Plan or the
 - Supplemental Retirement Program

Optional Employee Contributions Section

Enter employee contribution percentage of pay. Be sure to elect at least 1% Pre-Tax Employee contribution percentage in order to be eligible for the employer 8% contribution.

Important Information about Employee Contribution Limits

The Internal Revenue Service imposes limits on how much an employee may contribute in a calendar year. In 2025, the limit is \$23,500.00. If you will attain age 50 on or before December 31, 2025, the limit is \$31,000.00. If you have served Rensselaer for 15 years or longer, please contact Human Resources to see if you are eligible for a higher limit. Important Note: Employee contributions to all Rensselaer Retirement programs must be included in the limit. As limits may change from year to year, you may wish to contact Human Resources toward the end of the calendar year to verify next year's allowable limit.

The employee contribution pre-tax percentage is limited to 80% and the employee contribution ROTH percentage is limited to 60%.

The aggregate amount of employee contributions to all Rensselaer Retirement Programs may not exceed the maximum allowance determined for the Employee pursuant to Internal Revenue Code Sections 402(g), 403(b) and 415. It is the employee's responsibility to ensure that their total employee contribution amount does not exceed the applicable limit.

Important Information

Information about your investment options, including a prospectus, may be obtained directly from TIAA or Fidelity, or from the Division of Human Resources. You may order prospectuses directly from TIAA (800-842-2776) and Fidelity (800-343-0860). You may also download or view prospectuses by visiting

- **TIAA:** www.tiaa.org/rpi | or calling TIAA at 1-800-842-2776; or
- **Fidelity Investments:** www.netbenefits.com/RPI | or calling Fidelity at 1-800-343-0860.

Opt Out Section

Elect to either opt out of Auto Escalation or to opt out of Participating in the DCRP entirely. Auto- Escalation would increase your existing employee contribution percentage by 1% at the start of each plan year on July 1 (capped at 8%).

When completed please return form to:
Division of Human Resources
Rensselaer Polytechnic Institute
110 8th Street, Troy, NY 12180-3590
hmail@rpi.edu