HARDING UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN

Salary Reduction Agreement Enrollment/Change Form

| Name: | | | H#: |
|--|---|---|---|
| First | MI | Last | |
| through payroll deduct the Internal Revenue S | y Defined Contribution Retition, an amount not in excession, an Excession of the maximum Elective and ar year (or \$30,500 if you are | s of the individual Electi e Deferral is \$23,000 (in | ve Deferral Limit set forth by dexed for inflation for future |
| Plan. However, pre-tax | als are not subject to federal of Elective Deferral contributions are the Elective Deferrals are passes. | ons are subject to social | security and Medicare taxes |
| I elect the percentage Deferrals. | below of my eligible compen | sation per period to be | made to the Plan as Elective |
| % Pre-ta | x (in 1% increments) | | |
| % Roth a | fter-tax (in 1% increments) | | |
| for determining wheth | esponsible for monitoring the ner the salary reduction con an could cause your total co limit. | tributions that you hav | e made or will make to any |
| - | igibility requirement for rece outions to the plan (up to a ma | | _ |
| investment options that for your Plan account, compliance with Section the Code of Federal Real Alternative ("QDIA") N more information abo | decide how your Plan balance tyou may select for your contributions will be involved to 404(c) of the Employee Regulations Section 2550.4046 otice for more information a lut the Plan's designated list on to www.tiaa.com, or call 1- | tributions to the Plan. If vested in the Plan's defatirement Income Securic-1. Please refer to the about the default investof investment options, | you do not select investments ault investment alternative in ty Act (ERISA), and Title 29 or Qualified Default Investment ment under the Plan and for |
| | nis election will occur on the r I by the Office of Human Reso | | ng the date this agreement is |
| Employee Signature | | Date | - |