

**2015 SALARY REDUCTION AGREEMENT
CALIFORNIA WESTERN SCHOOL OF LAW
DEFINED CONTRIBUTION RETIREMENT PLAN
(SUPPLEMENTAL) TAX DEFERRED ANNUITY PLAN: 104090**

Group Supplemental Retirement Annuity

By this Agreement, made between _____ and CALIFORNIA WESTERN SCHOOL OF LAW, the parties hereto agree as follows:

A. Pre-tax 403(b) Contributions

The employee's Compensation, as defined in the California Western School of Law Defined Contribution Retirement Plan (the "Plan"), will be reduced by the amount indicated below and contributed to the Plan as a pre-tax 403(b) contribution and invested in the employee's retirement annuity contract.

Initials

Additionally, I certify that I will be at least age 50 by December 31, 2015 and would like to contribute to the plan as a catch-up 403(b) contribution.

The amount of the compensation reduction I want invested in my retirement annuity contract shall be the amount of:

Dollar Amount	% Amount
\$_____ per pay period beginning on pay date: _____ MONTH 7th or 22nd (Please circle one)	_____ % per pay period beginning on amounts earned and paid on pay date: _____ MONTH 7th or 22nd (Please circle one)

B. After-tax Roth 403(b) Contributions

The employee's Compensation, as defined in the Plan, will be reduced by the amount indicated below and contributed to the Plan as an after-tax Roth 403(b) contribution and invested in the employee's retirement annuity contract.

Initials

Additionally, I certify that I will be at least age 50 by December 31, 2015 and would like to contribute to the plan as a catch-up 403(b) contribution.

The amount of the compensation reduction I want invested in my retirement annuity contract shall be the amount of:

Dollar Amount	% Amount
\$_____ per pay period beginning on pay date: _____ MONTH 7th or 22nd (Please circle one)	_____ % per pay period beginning on amounts earned and paid on pay date: _____ MONTH 7th or 22nd (Please circle one)

C. Limitations On Contributions

Note: Internal Revenue Code Section 402(g) limits the amount of an individual's annual voluntary salary reduction contribution to all tax qualified plans, including this Plan, to \$18,000 in 2015 (this amount is adjusted each year). Employees who will be at least age 50 by the end of the calendar year may make an additional voluntary salary reduction (catch-up contribution) under Internal Revenue Code section 414(v). For 2015, the maximum catch-up contribution is \$6,000 (for a total voluntary contribution limit of \$24,000). The employee's total pre-tax and after-tax Roth contributions and catch-up contributions may not exceed these limits. It is the employee's responsibility to monitor this to ensure that his/her contributions do not exceed the applicable limitations.

D. Miscellaneous Provisions

Unless the employee indicates otherwise in writing to the employer, the employee's voluntary salary reduction will automatically stop when the contributions to the Plan reach the lesser of the elected amount or the applicable dollar limit. Please review the Summary Plan Description for more information on contribution limits. In addition to the limits noted above, other limits on contributions apply.

This Agreement shall be legally binding while employment continues; provided, however, that the employee may terminate or change this Agreement at any time by completing a new agreement so that the old Agreement will not apply to any compensation earned after the date on which the school has had a chance to process such new agreement.

It is understood that the contribution amount defined above will be paid to the employee's retirement annuity contract issued by the plan record keeper.

Employee Signature _____ Date_____

I decline to participate in the voluntary portion of the Plan at this time. I understand I have the option to participate at a future date if desired by re-submitting a new election form.

Employee Signature _____ Date_____