

ROGER WILLIAMS UNIVERSITY & SCHOOL OF LAW
RETIREMENT CONTRIBUTION SALARY REDUCTION AGREEMENT

ROTH Roll-out Enrollment for 2026, effective 1/1/26

Employee Name: _____

Employee Number: _____

Please Note: This form is only for changes to your unmatched contribution in case you wish, or are required, to add a ROTH deduction.

- **Who can participate in Roth?**
 - **Everyone. As an unmatched, dollar amount contribution.**
- **When is Roth mandatory?**
 - **If you are at least 50 in 2026 and you earned at least \$145k total earnings in 2025, your catch up amount past the 2026 IRS limit MUST be ROTH.**
- **Does this affect the Matched contribution?**
 - **No. This is just another option to make an Unmatched contribution.**
- **How does ROTH change my Unmatched contribution options?**
 - **You can choose pre-tax, ROTH post-tax, or both!**

STEP 1: Please answer these two questions.

2. Are you an employee of RWU or the School of Law?

1. Are you an Hourly or Salaried employee? Hourly Salaried RWU SOL

STEP 2: Make your Elections.

- If you don't want to change your Pre-Tax contribution, leave that line blank.
- To end your Pre-Tax contribution put \$0 in the appropriate box.

To convert your current, entire pre-tax Unmatched contribution to ROTH, click here ->

TIAA

I elect to contribute \$ _____ of my base pay per pay period to TIAA on a **PRE-TAX** basis.

I elect to contribute \$ _____ of my base pay per pay period to TIAA on a **ROTH** basis.

Corebridge

I elect to contribute \$ _____ of my base pay per pay period to Corebridge on a **PRE-TAX** basis.

I elect to contribute \$ _____ of my base pay per pay period to Corebridge on a **ROTH** basis.

I ELECT to participate in the Roger Williams University Retirement Plan. I authorize the University/School of Law to withhold the amount(s) elected in accordance with the election(s). The election(s) shall remain in effect until modified or revoked. I understand that the investment of my deduction and any applicable match will be deposited by the retirement investment company in accordance with the investment enrollment forms that I have completed.

THIS AGREEMENT shall supersede any prior Salary Reduction Agreement and Vendor Selection Form to the extent that it contradicts and/or changes such Agreement and Form. The Agreement shall be legally binding and irrevocable as to each of the parties hereto while employment continues; provided, however, that either party may terminate this Agreement as of the end of any month, so that it will not apply to salary subsequently paid, by giving at least thirty days written notice of the termination. The Employee agrees that the total contributions on his/her behalf do not exceed the applicable limitations of Sections 403(b), 402(g), 415 or other applicable sections of the Internal Revenue Code of 1986 as amended, and/or that the University/School of Law has no obligation or liability to calculate or verify such limitations. The Employee further agrees that the University/School of Law shall have no liability whatsoever for any loss suffered by the Employee with regard to his/her selection of a retirement invested insurance company contract or associated contract or investments. The Employee understands that the University/School of Law does not warrant any particular tax consequences to the Employee as a result of such participation.

Employee Signature: _____

Date: _____

STEP 3: Sign & Email this form to:
Human_Resources@rwu.edu

HR USE ONLY

Payroll Effective Date: _____

RWU ROTH Roll-out Enrollment Form Instructions

These handy instructions will help you easily breeze through the ROTH Roll-out Enrollment form.

Please email your completed form to Human_Resources@rwu.edu by December 5th to be effective in the first January 2026 payroll. After then, a new enrollment form will be available online.

- Everyone is able to participate in the ROTH post-tax with an Unmatched contribution.
 - The ROTH post-tax is another option to make an Unmatched contribution.
- You are able to participate in the Pre-Tax, ROTH Post-Tax, or both at the same time.

*****This form is used to change your Unmatched contribution only. This Roll-out does not affect the Match.*****

STEP 1

After you've put in your name and Employee Number (available on Roger Central), please answer these two questions, which will greatly help your friends in HR get your deduction right.

- If you clock your hours, please check Hourly. Anyone who doesn't clock their hours, check Salaried.
- The RWU or School of Law question is referring to your primary position.

STEP 1: Please answer these two questions.

1. Are you an Hourly or Salaried employee? ☐ Hourly ☐ Salaried

2. Are you an employee of RWU or the School of Law?

☐ RWU ☐ SOL

STEP 2

In this section you can: Use the first option to end you Pre-Tax Unmatched contribution and use that amount to start a ROTH post-tax contribution, with just one click, and then advance to the signature.

Below that you can customize your Unmatched contribution by doing any of the following:

- Change, Stop, or Start a Pre-Tax Unmatched election.
 - Leave the Pre-Tax line blank to make **NO change** to your current Pre-Tax contribution.
 - **Stop** your current Pre-Tax contribution by putting a \$0 in the Pre-Tax line of your investment company.
 - **Start** or **Change** your Pre-Tax contribution on the Pre-Tax line of your investment company.
- Make a ROTH after-tax election by putting the amount of your contribution on the line of your investment company.

STEP 2: Make your Elections. To end your Pre-Tax contribution put \$0 in the box.

To convert your current, entire pre-tax Unmatched contribution to ROTH, click here ->

☐

TIAA

☐ I elect to contribute \$ of my base pay per pay period to TIAA on a **PRE-TAX** basis.

☐ I elect to contribute \$ of my base pay per pay period to TIAA on a **ROTH** basis.

Corebridge

☐ I elect to contribute \$ of my base pay per pay period to Corebridge on a **PRE-TAX** basis.

☐ I elect to contribute \$ of my base pay per pay period to Corebridge on a **ROTH** basis.

STEP 3

The signature line will take a typed name or an e-signature, type in the date, Save it, and send it to Human_Resource@rwu.edu no later than December 5th. Please and Thank You.