DESERET MUTUAL
BENEFIT ADMINISTRATORS

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Deseret Mutual use only
Company Code

THRIFT PLAN
MAKE-UP CONTRIBUTION CALCULATION

NAME			DESERET MUTUAL ID NUMBER	
MAILING ADDRESS			SOCIAL SECURITY NUMBER	
CITY	STATE	ZIP CODE	BIRTH DATE	EMPLOYER
HOME PHONE NUMBER ( )			WORK PHONE NUMBER ( )	

My annual salary for the year 20___ is $ _____.

I currently contribute the following percentages:

Before-tax option _____

After-tax Roth 401(k) option _____

After-tax option _____

Notes:

- Your employer will not match any Make-up Contributions.
- You can make Make-up Contributions while you are an active employee or while you are on a paid leave of absence.
- Your Make-up Contributions may be limited if you contribute to any other tax-deferred plan(s) offered by your employer.
- If you are classified as a highly-compensated employee (earning more than $95,000 in 2006), you are eligible to make a Make-up Contribution. However, if at the end of the year the non-highly compensated employees contribute less than was estimated, you may have some or all of your Make-up Contribution and taxable earnings returned. You will be responsible for all applicable taxes.

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Dear Participant:

❑ Per your request, we have calculated your maximum Thrift Plan Make-up Contribution for the year 20___. It is $_____. Your Make-up Contribution must be in amounts of $100 or more and must be contributed by the fourth Monday in December of this year. If you make any Make-up Contributions, you may be limited in how much you may increase the percentage deducted from your paycheck for the rest of this year.

❑ Your are not eligible to make a Make-up Contribution for the year 20___ because:

- ❑ you have met, or exceeded, the maximum amount allowed by law.
- ❑ your Make-up Contribution was calculated to be less than $100.

Please contact Deseret Mutual next year for a new calculation.

Signed _____ Dated _____