



Paycheck Contribution Election
Governmental 457(b) Plan

Charles County Maryland Deferred Compensation Plan

745018-01

Use black or blue ink when completing this form. For questions regarding this form, visit the Web site at empowermyretirement.com or contact Service Provider at 1-866-816-4400.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension

Social Security Number (Must provide all 9 digits) [ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ]

Last Name First Name M.I. (The name provided MUST match the name on file with Service Provider.)

B Payroll Election(s)

Paycheck Contribution Election (Payroll Deductions)

Voluntary Contributions

Select One: [ ] Start [ ] Restart [ ] Change [ ] Stop

I elect to contribute to the Plan the following amount(s) of my eligible compensation indicated below (per pay period):

[ ] Before Tax Contributions \$ ( \$.00 - \$24,500.00; Not to exceed \$24,500.00 OR \$35,750.00 if electing Age Catch-Up OR \$49,000.00 if I am electing Special \$457 Catch-Up)

[ ] Roth Contributions \$ ( \$.00 - \$24,500.00; Not to exceed \$24,500.00 OR \$35,750.00 if electing Age Catch-Up OR \$49,000.00 if I am electing Special \$457 Catch-Up)

Date of Hire (mm/dd/yyyy) / /

My contributions must be specified consistently (as a dollar amount).

Only one type of \$457 Catch-Up may be used in a calendar year. If I am eligible for both, I may elect either Age \$457 Catch-Up OR Special \$457 Catch-Up, whichever would result in the larger Catch-Up amount for this calendar year.

Age \$457 Catch-Up - The combination of before-tax and Roth Age 50 \$457 Catch-Up amount cannot exceed \$8,000.00 of my eligible compensation in the 2026 tax year (when added to the basic contribution amount, the aggregate maximum available is \$32,500.00 in 2026). The combination of before-tax and Roth Age 60-63 Catch-Up amount cannot exceed \$11,250.00 of my eligible compensation in the 2026 tax year (when added to the basic contribution amount and the Age 50 Catch-Up amount, the aggregate maximum available is \$35,750.00 in 2026). I must be age 60 through 63 during this calendar year, and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. During the calendar year in which you turn age 64, you can start contributing the Age 50 Catch-Up amounts. I must be age 50 or older by the end of this calendar year and I may not use the Special \$457 Catch-Up this year. If your FICA compensation (in Box 3 of your Form W-2) as of December 31, 2025 exceeded \$150,000.00, then all of your Age Catch-up contributions must go into Roth. If you do not wish to make age-based catch-up contributions in Roth, YOU MUST change your contribution election to zero when you reach the basic contribution amount of \$24,500.00 in 2026. Otherwise, contributions will be made as Roth and will be irreversible. If you change your contribution election to zero as directed above, you will need to make a new contribution election for the next plan year.

OR

Special \$457 Catch-Up - The combination of before-tax and Roth Special \$457 Catch-Up amount cannot exceed \$24,500.00 of my eligible compensation in the 2026 tax year (when added to the basic contribution amount, the aggregate maximum available is \$49,000.00 in 2026). I may only use Special \$457 Catch-Up in one or more of the three calendar years that END PRIOR TO Normal Retirement Age (NRA). I have designated my NRA year below. I must have "underutilized amounts" by not contributing the maximum amount available to me under this Plan in any prior calendar years in which I was eligible to participate. I have calculated the total underutilized amounts I have available for Special \$457 Catch-Up using the attached Underutilized Amounts Worksheet as indicated below. The calculation tools are provided for my convenience and I should consult with my tax advisor about my tax situation.

NRA Year: Underutilized Amount: \$

[ ] I elect to cancel my Catch-Up contribution election.

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

M.I. \_\_\_\_\_

Social Security Number \_\_\_\_\_

Number \_\_\_\_\_

<b>C</b>	<b>Signatures and Consent</b> <i>(Signatures must be on the lines provided.)</i>
	<b>Participant Consent</b> <i>(Please sign on the 'Participant Signature' line below.)</i>
	<p>My signature acknowledges that I have read, understand and agree to all pages of this form and affirms that all information that I have provided is true and correct. I also understand that:</p> <ul style="list-style-type: none"> <li>• Until cancelled, superseded or I cease to be an eligible employee, all election(s) shall apply to all eligible compensation allowed by the Plan paid from the effective date specified unless a different effective date is required under the terms of the Plan and cancels all previous elections.</li> <li>• Payroll elections must be entered into prior to the first day of the month that the deferral will be made.</li> <li>• I may change the dollar amount of compensation contributed as allowed under the terms of the Plan.</li> <li>• It is my responsibility to comply with any Internal Revenue Code deferral limits and that I may be responsible for any costs, including taxes and penalties that I may incur as a result of excess contributions.</li> <li>• My Plan Administrator may take any action that may be necessary to ensure that my participation is in compliance with any applicable requirement of the Plan Document and the Internal Revenue Code.</li> <li>• I authorize the payroll deduction as indicated on this form.</li> </ul> <p>Any person who presents false or fraudulent information is subject to criminal and civil penalties.</p> <p><b>Participant Signature</b> _____ <b>Date (Required)</b> _____</p> <p><i>A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.</i></p> <p><b>Authorized Plan Administrator Signature</b> <i>(Please sign on the 'Authorized Plan Administrator Signature' line below.)</i></p> <p>I authorize the election indicated by the participant above.</p> <p><b>Authorized Plan Administrator Signature</b> _____ <b>Date (Required)</b> _____</p> <p><i>A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.</i></p> <p><b>Print Full Name</b> _____</p>
	<b>D Mailing Instructions</b>
<p><b>Participant forward this form to Employer</b></p> <p><b>Employer DO NOT send this form to Service Provider. Please retain for your records.</b></p>	

**Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc. (EFSI), Member FINRA/SIPC.** EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business, which includes group insurance retirement business issued by Talcott Resolution Insurance Company (Talcott) previously purchased by MassMutual. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. MML Distributors, LLC is the principal underwriter for the Talcott group insurance contracts. Empower is not affiliated with MassMutual, Talcott, or any of their respective affiliates.

**Underutilized Amounts Worksheet for Special §457 Catch-Up**

*Begin with the first year you became eligible to participate in this Plan. Ignore all prior years.*

**Instructions:**

1. Multiply your includible compensation by the percentage in column **A**, and enter this amount in column **A** (includible compensation).
  - a. For years prior to 2002, includible compensation is equivalent to the amount shown on the W-2 in Box 1 (or Box 10 for years prior to 1993).
  - b. For 2002 and thereafter, includible compensation is equivalent to the amounts shown on the W-2 in Box 1, PLUS any amounts received from your employer as a qualified transportation fringe benefit, any amounts deferred under a §125 cafeteria plan and any contributions to a §401(k), §403(b) and §457(b) plan.
2. In column **C**, enter the lesser of the amount in column **A** (includible compensation) or **B** (basic annual §457(b) contribution limit).
3. From column **C**, subtract columns **D** (actual contributions) and **E** (other contributions) and enter that amount in column **F** (underutilized amount).
4. Add totals from column **F** in the **TOTAL UNDERUTILIZED AMOUNTS** line at the end of the worksheet; this is your total underutilized amount.
5. You may only use an underutilized amount equal to the current year's basic annual §457(b) contribution limit. Any remaining underutilized amount may be contributed in any remaining special catch-up years, up to an amount equal to that year's basic annual §457(b) contribution limit.
6. NRA may not be changed in your second and third year of catch-up and you must subtract the Special §457 Catch-Up amounts you contributed in a prior year from the total underutilized amounts to determine your remaining underutilized amounts.

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Calendar Year	Includible Compensation (See Instruction #1)	Basic §457(b) Contribution Limit	Lesser of <b>A</b> or <b>B</b>	Actual Contributions to <b>this</b> 457(b) Plan	Contributions to <b>another</b> 457(b), 403(b) or 401(k) for Years Prior to 2002 and thereafter, <b>only</b> to another §457(b)	Underutilized Amount
1979	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1980	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1981	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1982	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1983	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1984	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1985	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1986	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1987	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1988	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1989	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1990	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1991	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1992	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1993	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1994	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1995	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1996	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1997	33.3% X \$ _____ = \$ _____	\$7,500	\$ _____	\$ _____	\$ _____	\$ _____
1998	33.3% X \$ _____ = \$ _____	\$8,000	\$ _____	\$ _____	\$ _____	\$ _____
1999	33.3% X \$ _____ = \$ _____	\$8,000	\$ _____	\$ _____	\$ _____	\$ _____
2000	33.3% X \$ _____ = \$ _____	\$8,000	\$ _____	\$ _____	\$ _____	\$ _____
2001	33.3% X \$ _____ = \$ _____	\$8,500	\$ _____	\$ _____	\$ _____	\$ _____
2002	100% X \$ _____ = \$ _____	\$11,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2003	100% X \$ _____ = \$ _____	\$12,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2004	100% X \$ _____ = \$ _____	\$13,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2005	100% X \$ _____ = \$ _____	\$14,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2006	100% X \$ _____ = \$ _____	\$15,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2007	100% X \$ _____ = \$ _____	\$15,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2008	100% X \$ _____ = \$ _____	\$15,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2009	100% X \$ _____ = \$ _____	\$16,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2010	100% X \$ _____ = \$ _____	\$16,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2011	100% X \$ _____ = \$ _____	\$16,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2012	100% X \$ _____ = \$ _____	\$17,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2013	100% X \$ _____ = \$ _____	\$17,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Calendar Year	Includible Compensation (See Instruction #1)	Basic §457(b) Contribution Limit	Lesser of <b>A</b> or <b>B</b>	Actual Contributions to <b>this</b> 457(b) Plan	Contributions to <b>another</b> 457(b), 403(b) or 401(k) for Years Prior to 2002 and thereafter, <b>only</b> to another §457(b)	Underutilized Amount
2014	100% X \$ _____ = \$ _____	\$17,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2015	100% X \$ _____ = \$ _____	\$18,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2016	100% X \$ _____ = \$ _____	\$18,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2017	100% X \$ _____ = \$ _____	\$18,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2018	100% X \$ _____ = \$ _____	\$18,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2019	100% X \$ _____ = \$ _____	\$19,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2020	100% X \$ _____ = \$ _____	\$19,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2021	100% X \$ _____ = \$ _____	\$19,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2022	100% X \$ _____ = \$ _____	\$20,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2023	100% X \$ _____ = \$ _____	\$22,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2024	100% X \$ _____ = \$ _____	\$23,000	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____
2025	100% X \$ _____ = \$ _____	\$23,500	\$ _____	\$ _____	Other 457(b) \$ _____	\$ _____

Total Underutilized Amounts (Column F) \$ \_\_\_\_\_  
Prior Special §457 Catch-Up Contributions, if any (Column E) - \$ \_\_\_\_\_ (subtract)  
Total Underutilized Amounts Remaining = \$ \_\_\_\_\_ (equals)