

CWA SAVINGS & RETIREMENT TRUST

Instructions for Electing Your Catch-Up Contributions for Plan Year 2010

- Enclosed is the form needed to select your Catch-Up Contributions for Plan Year 2010.
- Please review and complete each of the items as described in the procedures below.
- Please contact the CWA Trust Office for questions you may have on completing this form at 1-800-987-0721.

ITEM	PROCEDURE	RETURN TO CWA TRUST OFFICE
Catch-up Contribution Change Form	<p>Participants who are at least 50 years old by the end of the Plan Year may be eligible to make additional 401(k) Catch-up contributions of up to \$5,500 for 2010.</p> <p>To be eligible to make the additional Catch-up contribution a participant must either be contributing the maximum allowed under the Plan or expected to reach the 2010 IRS maximum contribution limit of \$16,500.</p>	Yes
CWA SRT Trust Office	<p>Return completed form to the CWA Trust Office and allow time for the Contribution changes to be updated.</p> <p>CWA SRT Attn. Trust Office 501 Third St NW Washington, DC 20001</p> <p>Or fax to 1-202-783-2748</p>	

The Hartford Participant Service Center Representatives are available by calling Retirement Plan Information Line at 1-800-854-0647 between the hours of 8AM and 9PM Eastern Time. Representatives are available to answer general questions you may have about the Plan.



CWA SAVINGS & RETIREMENT TRUST
CATCH UP CONTRIBUTION ELECTION FORM FOR 2010

PLAN ID: 990500050

Participant Information

Social Security Number _____ - _____ - _____ Date of Birth _____ / _____ / _____

Name *(Please Print)* _____

Street Address _____

City _____ State _____ Zip Code _____

Daytime Phone # _____ Email Address _____

Employer _____

Catch-up Contribution

Participants who are at least 50 years old by the end of the Plan Year may be eligible to make additional 401(k) Catch-up contributions of up to \$5,500 for 2010.

To be eligible, a participant must attain **age 50** by the end of the Plan year (December 31, 2010) **and** must either be contributing the maximum allowed under the Plan or expected to reach the 2010 IRS maximum contribution limit of \$16,500 for 2010. The maximum eligible compensation for 2010 is \$245,000.

Participant Acknowledgement:

I acknowledge I am age 50 or older; or I will attain age 50 by December 31, 2010.

Catch-Up Contribution Election:

I elect to defer \$_____ per pay period, the total of which will not exceed \$5,500 (for 2010).

Payroll Frequency _____ weekly _____ bi-weekly _____ semi-monthly _____ monthly

Participant Authorization and Signature

Please read sign, date and return this form to:

CWA Savings & Retirement Trust
Attn. Trust Office
501 Third Street NW
Washington, DC 20001

Or fax to 1-202-783-2748

I hereby authorize my Employer to make the necessary payroll deductions from my compensation as continuing indicated on this form. I understand my Employer will not match any portion of this Catch-up contribution to the Plan

Participant Signature _____ Date _____