

CWA SAVINGS & RETIREMENT TRUST

Instructions for Electing Your Catch-Up Contributions for Plan Year 2012

Enclosed is the form needed to select your Catch-Up Contributions for Plan Year 2012. 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 2012.</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 2012 IRS maximum contribution limit of \$17,000.</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 2012

PLAN ID: 990500050

Participant Information

Social Security Number _____ - _____ - _____ Date of Birth _____ / _____ / _____
Name (Please Print) _____ Employer _____
Street Address _____
City _____ State _____ Zip Code _____
Daytime Phone # _____ Email Address _____

Complete only if you have attained or are projected to attain age 50 by the end of the 2012 calendar year and wish to make additional 401(k) Catch-up contributions of up to \$5,500 for 2012. To be eligible, a participant must attain **age 50** by the end of the Plan year (December 31, 2012) **and** must either be contributing the maximum allowed under the Plan or expected to reach the 2012 IRS maximum contribution limit of \$17,000 for 2012.

A. Check One:

- New 2012 Catch-up election.
- Stop my 2012 Catch-up contributions for the remainder of the year.

B. Catch-Up Dollar Amount Authorization (select one):

- I elect to contribute \$ _____ per pay period (may not exceed Catch-up contribution limit of \$5,500 for 2012).
- I elect \$ _____ be withheld equal to a fixed dollar amount from the next _____ pay periods, after receipt of this form, as Catch-up contributions (may not exceed the Catch-up contribution limit of \$5,500 for 2012).

My payroll frequency is: _____ 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 _____