



RSA-1 Special Catch-Up Election and Worksheet

Retirement Systems of Alabama
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Your SSN

Your Information

Name _____
First Middle/Maiden Last

Mailing Address _____
Street or P.O. Box City State ZIP Code

Telephone Number _____ Email Address _____

Date of Birth _____ PID (optional) _____

Special Catch-Up Election

The RSA-1 plan allows members to make catch-up deferrals during the three calendar years that **end prior to Normal Retirement Age (NRA)**. To be eligible, the member must have unused eligible amounts from years in which the maximum amount was not contributed. Total deferrals during the three-year catch-up period, including current-year deferrals, must not exceed the annual catch-up maximum per calendar year. **You cannot participate in the Age 50 and Over Deferral Maximum (or the Ages 60 to 63 Maximum) and the Special Catch-Up provisions at the same time.**

I hereby elect age _____ (cannot be current age), which I will attain in the year _____ (must be a future year), as my NRA for the purpose of using the Special Catch-Up provision.

Based off my NRA, my special catch-up years are _____, _____, and _____.

I understand that:

- I can make Special Catch-Up contributions during the three-year period prior to the NRA I have elected.
- My elected NRA determines the three-year period during which I am eligible to make Special Catch-Up contributions.
- At my elected NRA, I am able to receive benefits under the TRS, ERS, or JRF pension plan.
- The NRA I elect must not be before I am otherwise eligible for retirement or after age 70½.
- I cannot use the Special Catch-Up in the calendar year in which I reach the NRA I elect.
- I may use the Special Catch-Up in the year I retire if my retirement occurs in one of the three calendar years immediately prior to the year in which I reach the NRA elected above.
- I can only make this election once and this election is irrevocable once I begin making Special Catch-Up contributions.
- The Special Catch-Up contributions cannot exceed the amounts determined on the Special Catch-Up Worksheet.

Employee Certification

I certify, to the best of my knowledge, the information I have provided on this form is accurate and complete.

Current Employer _____

Employer Address _____
Street or P.O. Box City State ZIP Code

Sign Here →
Employee

Employee Signature _____ **Date** _____

THIS BOX IS FOR RSA-1 OFFICE USE ONLY

Approved by: _____

Date: _____



Name _____ SSN _____

Worksheet Instructions

Members must use their W-2 forms and account statements from 457, 401(k), and 403(b) plans in which the member has participated to calculate the amount of catch-up to which the member is entitled.

Step 1: Enter the Actual Contributions you have made in Column (B).

Include contributions to all 457(b) plans in which you have participated.
 You must also include elective deferrals to other 457(b), 403(b), and/or 401(k) plans for years prior to 2002.
 For years after 2001, only include contributions to all 457 (b) plans.
 This information is available on the member’s account statements from each plan.

Step 2: Subtract (B) from (A) and enter the difference in (C).

In column (B), do not include Teachers’ Retirement contributions, Employees’ Retirement contributions, or Judicial Retirement Fund contributions as part of your actual contributions.

Step 3: Repeat these steps for each year in which the maximum amount was not contributed.

Step 4: Finally, total column (C).

Total Available for Catch-Up

Total unused amount is the difference between the amount you were eligible to contribute to your current employer’s plan since 1987 and the amount you contributed.

If you would like to utilize years that are not provided on this form, please contact RSA-1.

Year	Maximum Contribution Amount 457(b) IRS Contribution Limit (A)	Actual Contributions (B)	Unused Amount 457(b) Limit minus Actual Contributions (C)
2024	\$23,000		
2023	\$22,500		
2022	\$20,500		
2021	\$19,500		
2020	\$19,500		
2019	\$19,000		
2018	\$18,500		
2017	\$18,000		
2016	\$18,000		
2015	\$18,000		
2014	\$17,500		
2013	\$17,500		
2012	\$17,000		
2011	\$16,500		
2010	\$16,500		
2009	\$16,500		
2008	\$15,500		
2007	\$15,500		
2006	\$15,000		
2005	\$14,000		
2004	\$13,000		
Total Unused Amount			