



RSA-1 Special Catch-Up Election and Worksheet

Retirement Systems of Alabama
PO Box 302150, Montgomery, Alabama 36130-2150
877.517.0020 • 334.517.7000 • www.rsa-al.gov



Your SSN

Your Information

Name _____
First Middle/Maiden Last

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

Telephone Number _____ Email Address _____

Date of Birth _____ Sex Male Female 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 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 Normal Retirement Age for the purpose of using the Special Catch-Up provision.

I understand that:

- This age determines the three-year period during which I am eligible to make Special Catch-Up contributions.
- At this age, I am able to receive benefits under the ERS or TRS pension plan.
- I cannot elect a NRA 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 Normal Retirement Age 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 Normal Retirement Age 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 that to the best of my knowledge, the information that 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 _____

Total Available for Catch-Up

The member must use W-2s 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 in column (A), beginning with 1986, the years for which the maximum amount was not deferred.

Step 2: Enter in column (B) the gross income received from public employment using W-2 forms for the year.

Step 3: Write in column (C) the amount of Employees' or Teachers' Retirement contributions deducted from that year's pay.

Step 4: Subtract (C) from (B) and enter the difference in (D).

Step 5: Enter in column (E) the lesser of the following amounts for each calendar year:

| | | | |
|-----------------|------------------------------|----------|------------------------------|
| For 1986 - 1997 | 25% of Column D or \$7,500 | For 2010 | 100% of Column D or \$16,500 |
| For 1998 - 2000 | 25% of Column D or \$8,000 | For 2011 | 100% of Column D or \$16,500 |
| For 2001 | 25% of Column D or \$8,500 | For 2012 | 100% of Column D or \$17,000 |
| For 2002 | 100% of Column D or \$11,000 | For 2013 | 100% of Column D or \$17,500 |
| For 2003 | 100% of Column D or \$12,000 | For 2014 | 100% of Column D or \$17,500 |
| For 2004 | 100% of Column D or \$13,000 | For 2015 | 100% of Column D or \$18,000 |
| For 2005 | 100% of Column D or \$14,000 | For 2016 | 100% of Column D or \$18,000 |
| For 2006 | 100% of Column D or \$15,000 | For 2017 | 100% of Column D or \$18,000 |
| For 2007 | 100% of Column D or \$15,500 | For 2018 | 100% of Column D or \$18,500 |
| For 2008 | 100% of Column D or \$15,500 | For 2019 | 100% of Column D or \$19,000 |
| For 2009 | 100% of Column D or \$16,500 | For 2020 | 100% of Column D or \$19,500 |

Step 6: Enter in column (F) the total amount contributed to any 457, 401(k), and 403(b) 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. Do not include Employees' or Teachers' Retirement contributions in column (F).

Step 7: Subtract (F) from (E) and enter this amount in column (G).

Step 8: Repeat these steps for each year in which the maximum amount was not contributed.

Step 9: Finally, total column (G).

| Calendar Year (A) | Annual Salary (B) | Retirement Contribution (C) | (D) Gross Pay After Retirement Contribution (B-C) | See Step 5 (E) | Amount Already Deferred that Year (F) | (G) Remaining Eligible Amount for that Year (E-F) |
|-------------------|-------------------|-----------------------------|---|----------------|---------------------------------------|---|
| 1986 | | | | | | |
| 1987 | | | | | | |
| 1988 | | | | | | |
| 1989 | | | | | | |
| 1990 | | | | | | |
| 1991 | | | | | | |
| 1992 | | | | | | |
| 1993 | | | | | | |



Name _____ SSN _____

| Calendar Year (A) | Annual Salary (B) | Retirement Contribution (C) | (D) Gross Pay After Retirement Contribution (B-C) | See Step 5 (E) | Amount Already Deferred that Year (F) | (G) Remaining Eligible Amount for that Year (E-F) |
|------------------------------|-------------------|-----------------------------|---|----------------|---------------------------------------|---|
| 1994 | | | | | | |
| 1995 | | | | | | |
| 1996 | | | | | | |
| 1997 | | | | | | |
| 1998 | | | | | | |
| 1999 | | | | | | |
| 2000 | | | | | | |
| 2001 | | | | | | |
| 2002 | | | | | | |
| 2003 | | | | | | |
| 2004 | | | | | | |
| 2005 | | | | | | |
| 2006 | | | | | | |
| 2007 | | | | | | |
| 2008 | | | | | | |
| 2009 | | | | | | |
| 2010 | | | | | | |
| 2011 | | | | | | |
| 2012 | | | | | | |
| 2013 | | | | | | |
| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| 2018 | | | | | | |
| 2019 | | | | | | |
| 2020 | | | | | | |
| Total Available for Catch-Up | | | | | | |

Special Catch-Up Contributions

The Special Catch-Up Maximum for 2021 is \$39,000.

| (1) Catch-Up Years | (2) Normal Deferral | (3) Catch-Up Deferral | (4) Total Deferral (2) + (3) |
|--------------------|---------------------|-----------------------|------------------------------|
| | | | |
| | | | |
| | | | |