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403(b) Salary Deduction Agreement

BY THE AGREEMENT, made between _____
_____(the "Employee") and Mental Health Association, Inc. (the "Institution"),
the parties hereto agree as follows:

Effective with respect to amounts paid on or after _____, 20____, which date
is subsequent to the execution of this Agreement, the Employee's salary will be reduced by
the amount indicated below. At the same time, the Institution may contribute a
corresponding amount to the eligible Employee's annuity contracts (or custodial accounts) *if*
the employee is determined to have met eligibility criteria according to the plan.

This Agreement is legally binding and irrevocable for both the Institution and the Employee
with respect to amounts earned while employment continues. However, either party may
terminate or otherwise modify this Agreement as of the end of any month (or pay period, if
applicable) by giving at least thirty days' written notice so that this Agreement will not apply
to salary subsequently paid.

The amount of salary reduction* shall be _____% of gross annual salary, which will produce
a total Institution contribution that does not exceed the Employee's statutory exclusion
allowance under IRC Section 403 (b), or the limitations of IRC Section 415 or Section 402
(g), whichever is least.

The reduction will be taken _____After Tax (for ROTH) or _____Before Tax

*This amount should be reviewed with the Fiscal Office before the execution of this
Agreement. The amount designated above will be contributed by the Institution to
appropriate funding vehicles designated by the employee and approved by the Institution.

Employee Signature Date

Mental Health Association, Inc. Employee Date of Hire _____

Eligible for designated match? ____yes ____no If not, when eligible _____

Plan Administrator Signature Title