



**Tax-Deferred Annuity (TDA)
Maximum Salary Reduction Calculation
10/06/1999**

Employee: *Kenneth Jane*
 SS#: *999-32-9999*
 Birth date: *11-10-44*

1999 Maximum Salary Reductions	IRC Section	Allowable Amount	% of Compensation
General Limit	403(b)	\$2,723.33	18.99
Alternative B	403(b)	2,723.33	18.99
Alternative C	415	1,540.82	10.74

Important Information About Your Limits

Your maximum salary reduction limits were calculated according to the relevant laws and regulations, which include Sections 403(b), 415 and 402(g) of the Internal Revenue Code (IRC). The IRC column above refers to the Section of the Code by which each limit is governed.

You can choose one of the Alternative Limits (if available) or the General Limit. The Alternatives are available to employees of teaching institutions, hospitals, churches, home health organizations, and health and welfare service agencies. If you qualify and want to exceed the General Limit, the law allows the election of an Alternative Limit. If an Alternative Limit is used in any year, a different Alternative Limit can't be used in future years. You can, however, always choose to make contributions at or below the General Limit.

Calculations are based on the information provided and TIAA-CREF's understanding of the law. The calculations are accurate to the extent the information provided is accurate. Results can be significantly affected by changes in the data from year to year, so we strongly encourage a recalculation each year you contribute.

TIAA-CREF used the following information to calculate your Salary Reduction Limits. If any of this information is not accurate, please call us at 1 800 842-2733 extension 2929.

Employment Information

Employer: Rutgers, The State University

Total Compensation	Employment Type	Employment Date	Years of Service	Termination Date
\$14,333.33	Full Time	09/01/99	0.33	N/A

In past years, you have not worked part-time nor had any break-in-service.

- 22-B -