FORM 24: FCMM GUIDANCE PAGE FOR REMITTANCES

Use this page as a guide for completing your remittance instructions. Descriptions of each contribution type are provided.

FCMM Retirement Plan
901 East 78th Street
Minneapolis, MN 55420-1300
(800) 995-5357 | remittance@fcmmbenefits.org

Contribution Remittance
Return this page with your next FCMM contribution.
Request an electronic version by sending an email to remittance@fcmmbenefits.org

If you do not know these numbers, FCMM will complete them for the first remittance

Organization #

City, State Zip

Depositor No.	Participant Name	Employer ($) Contribution	Employee ($) Pre-Tax	Employee ($) Roth
	Subtotal Contribution(s)	$	$	$

The Employer Contribution amount is determined per your Employer Adoption Agreement (Form 20). It is NOT withheld from an employee's paycheck. By definition, it is a "tax-deferred benefit".

Employee Pre-Tax Salary Deferrals are deducted from an employee's gross income each pay period PRIOR to taxes being withheld. This amount must be shown as a deduction line on their paycheck each pay period. An employee's annual Pre-Tax Salary Deferral amount is reported in box 12 of the W-2. The amount is not included in box 1 income on the W-2. In order for a participant to contribute via Pre-Tax Salary Deferral, a salary deferral agreement must be on file with FCMM (Form 03, Step 4).

Employee Roth Salary Deferrals are taken from an employee's income each pay period AFTER taxes have been withheld. The amount must be shown as a deduction line on their paycheck each pay period. An employee's annual Roth Salary Deferral amount is reported in box 12 of the W-2. The *amount is included* in box 1 income of the W-2. In order for a participant to contribute via Roth Salary Deferral, a salary deferral agreement must be on file with FCMM (Form 03, Step 4).

Contact Name

Employee Salary Deferrals MUST be sent to the Plan MONTHLY.