BENEFITS & RETIREMENT fcmm prepare today, ready tomorrow

FORM 25: CONTRIBUTION REMITTANCE INSTRUCTIONS

Please complete this form and send it with your contribution payment to FCMM. You may also download a Contribution Remittance Form from our website (www.fcmmbenefits.org/documents).
Please direct remittance questions to: remittance@fcmmbenefits.org or call (800) 995-5357.

Contribution Remittance Instructions

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, leave blank and FCMM will complete for the first remittance.

Organization Na _____ Organization # _____

Addr _____

City, State Zip _____

Employee Salary Deferrals MUST be sent to the Plan MONTHLY.

Depositor No.	Participant Name	EmployER ($) Contribution	EmployEE ($) Pre-Tax Deferral*	EmployEE ($) Roth Deferral*

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 inbox 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).

*Salary deferral contribution sent to FCMM as soon as rea the proper administration of t example of reasonable is **no l the 15th business da month following the deduction.**

ion Remittance

ck # or ACH Date

d Payroll Month

Contact Name

ct Email/Phone

Remittance Notes:

_____

_____

How to submit form

Send via **email** to: Remittance@fcmmbenefits.org **OR**

Send by **mail** to :FCMM Benefits & Retirement, 901 E. 78th Street, Minneapolis, MN 55420