

FORM 24: GUIDE TO CONTRIBUTION REMITTANCE INSTRUCTIONS

FCMM requires contribution remittance instructions to be sent with each remittance to ensure timely and accurate deposits into participant accounts. Use this form as a guide for completing your remittance instructions. After your organization's initial contribution is received, FCMM will provide you with a *customized* form that must be submitted with each subsequent remittance. An electronic version of the spreadsheet may be requested by sending an email to fcmm@fcmmbenefits.org.

Instructions:

- 1) Enter your **organization's name, address, city, state, and zip** in the fields provided.
- 2) Enter the **name and contribution amount** for each participant in the correct column. (Refer to the contribution type descriptions provided below.)
- 3) Record the **Subtotals** for each contribution type and the **Remittance Total** in the fields provided.
- 4) Record the **Check #**
- 5) Provide **your name and contact information**. FCMM will use this information to resolve any issues if necessary to ensure a timely deposit.
- 6) Mail the check, payable to FCMM, and this form to:

FCMM Retirement Plan
901 E 78th Street
Minneapolis, MN 55420

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 5B).

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Organization Name _____
 Address _____
 City, State Zip _____

Organization # _____

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

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 5B).

Subtotal Contribution(s) \$ _____ \$ _____ \$ _____

TOTAL Contribution Remittance \$ _____

Check # _____

Contact Name _____

Phone or Email _____