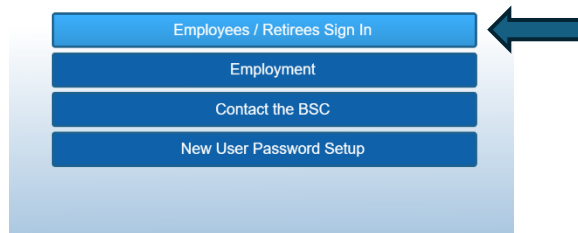


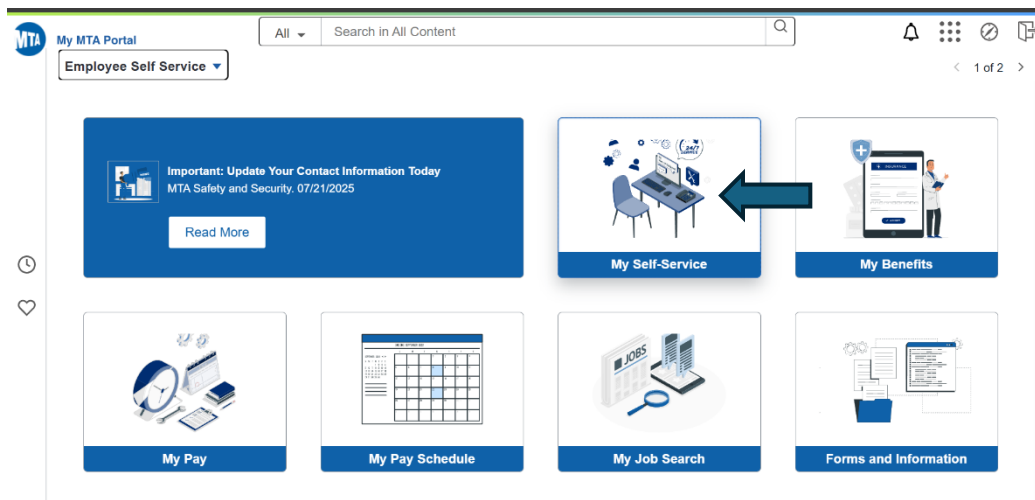


If you do not make a special election, your normal 401(k)/457 deferral elections will apply.

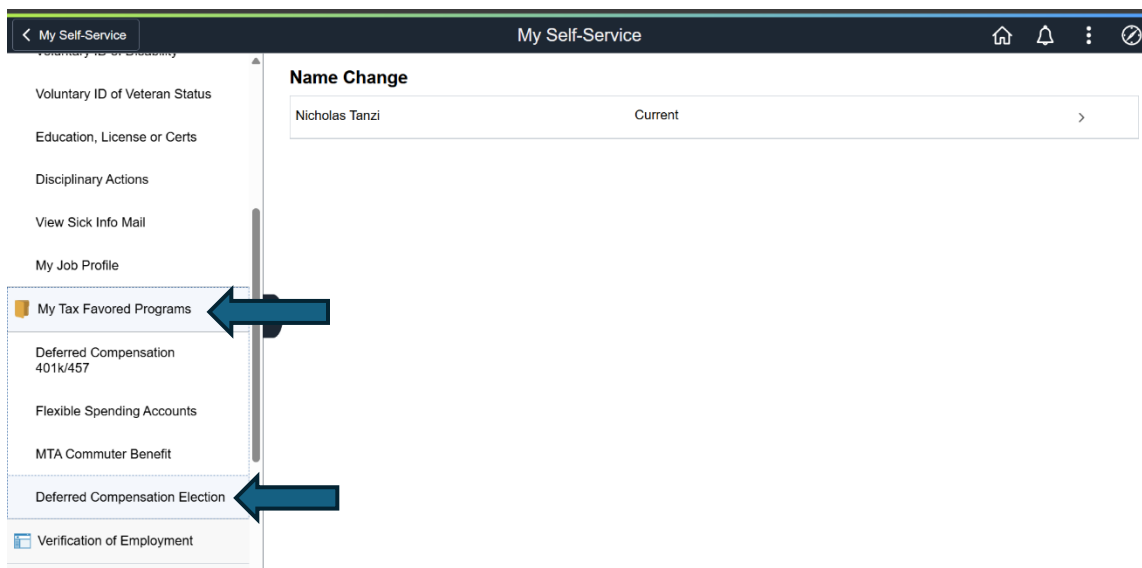
If you want no deferrals withheld from this check or wish to defer an amount other than your normal election, you will have to make a special election on the My MTA Portal at www.mymta.info by following these steps:



1. Sign on with your BSC ID and password and click on the My Self-Service tile.



2. Expand the My Tax Favored Programs folder on the left and select the Deferred Compensation Election link.



3. Click on the drop-down box for Form Type to select **Retro Active Payment**. If you do not see the link, it means you are not eligible to defer from this payment; if you believe this to be incorrect, please contact the BSC.

My Self-Service

Empl ID: 1236096 Name: Tanzi, Nicholas

Form Type: **Retro Active Payment(HR-COMP 092)**

My Personal Information

My Tax Favored Programs

- Deferred Compensation 401k/457
- Flexible Spending Accounts
- MTA Commuter Benefit
- Deferred Compensation Election**
- Verification of Employment
- Verification Employment Form
- Verification of Benefits
- Password Management
- Security Questions

4. Follow the onscreen instructions to enter your desired deferral election. You must enter a percentage between 0% and 100%, in increments of 5%, and **all four fields must be completed.**

My Self-Service

Election deadline is 10/28/2025

The MTA Tax Favored Programs Unit has been advised that you are scheduled to receive a Retroactive Wage Adjustment (RWA). This payment will be issued in a separate check from your regular weekly or bi-weekly paycheck. Please make an election below only if you do not want any 401(k) and/or 457 Plan deferrals withheld from this check or you wish to defer an amount different from your normal per-paycheck deferral. If you do not make an election, your normal per-paycheck deferrals will apply.

Please note: Traditional 401(k) and 457 Plan contributions are exempt from federal and state taxes; Roth contributions are made on an after-tax basis, therefore, they are NOT exempt from federal and state taxes. Whether you elect to make traditional pre-tax deferrals or Roth after-tax deferrals, the gross amount of your payment is always subject to FICA (Social Security and Medicare required withholding, or the equivalent under the RRBs). Since the amounts withheld for FICA (or the equivalent) cannot be deferred into the Plans, they are considered income/wages and are therefore (federally and state) taxable. As a result, even if you elect to defer 100% of your payment, the final percentage deferred will be less than 100% because of the required withholdings. You should always consult a tax advisor for advice on your personal tax situation.

All amounts deferred (pre-tax and Roth) will be limited by the IRS annual contribution limit, which is inclusive of any contributions already made through payroll deductions during the same calendar year. 401(k) contribution amounts will always be deducted first, followed by required withholding amounts (as described above), and finally, 457 contribution amounts. For more information on contribution limits, or for information about the 457 Plan special 3-year catch-up feature, please contact the BSC or one of the Empower representatives.

You may elect to defer a combined total from 0% to 100%, in increments of 5%. If you wish to have no deductions taken, enter 0% in all fields. You can enter values or use the magnifying glass to choose a value. If you do not make an election, your normal per-paycheck elections will apply. You must click the "Submit" button before exiting. This will generate a confirmation of your election, which you can print or save as a pdf file. This is for your records only and does not need to be submitted. Then click the X button to exit.

Deferred Compensation Election (%)					
	401(k) Plan (%)	401(k) Roth Plan (%)	457 Plan (%)	457 Roth Plan (%)	Total (%)
1	0	0	100	0	100.00

Submit

5. Hit **Submit**, and this information will automatically be sent to the BSC.
6. On the pop-up confirmation screen, click **OK** to print or save a copy of the form for your records. This form does **not** need to be sent to the BSC.

All deferral elections must be submitted online by October 28, 2025. No late elections will be accepted, and no checks will be reissued. If you want to change your election before the deadline, you may enter another election and the latest election will be used for the Retro Active payment. For assistance with portal sign-on please contact the BSC at 646-376-0123