



Two Ways to Take a Bite Out of Taxes

457 Deferred Compensation Pre-Retirement 3 Year Catch-up and the **Age 50 Catch-up Provision**

Have you been wondering about the two 457 Deferred Compensation Catch-Up provisions? Want to increase your contributions? The 2010 DC/457 Plan contribution limits are as follows:

Contribution Type	Annual Maximum 2010	Over 26 Pay Periods
Normal	\$16,500	\$634.63
Over 50 Catch-Up	\$22,000	\$846.16
3 Pre-Retiree/Normal Catch-Up	\$33,000	\$1,269.24

BART Employees meet with **Randi Carmen**, ICMA-RC Retirement Plans Specialist, to discuss you 457 & 401a accounts, VM 866-620-6068 or Email rcarmen@icmarc.org. **First Come/First Served** or make a **sign-up list**, **15 Minute Appointments*** are held in **lunch/break rooms**.

Date	Location	Time
Thursday, December 3	Richmond Shop	12 PM – 6 PM
Monday, December 7	Station Agents – Daly City to Embarcadero	10 AM – 3 PM
Thursday, December 10	Station Agents – Dublin Pleasanton Line	10:30AM– 3:30 PM
Monday, December 21	Hayward Shop **	7 AM – 1 PM
Tuesday, December 22	BART Police – Walnut Creek Sub Station	12 PM – 5 PM
Monday, January 4, 2010	Pittsburg/Bay Point Terminal Zone	7 AM – 1 PM
Thursday, January 7	Station Agents – Pittsburg/Bay Point to Orinda	10 AM – 3 PM
Monday, January 11	Dublin/Pleasanton Terminal Zone	7 AM – 1 PM
Thursday, January 14	Daly City Shop	7 PM – 1 PM
Monday, January 25	Concord Shop	5:45 AM-11:45AM
Monday, February 1	BART Police – Bay Fair Sub Station	12 PM – 5 PM
Tuesday, February 2	Hayward Transportation Yard	7 AM – 1 PM
Monday, February 8	Concord Transportation Yard	7 AM – 1 PM
Tuesday, February 16	Richmond Transportation Yard	7 AM – 1 PM
Monday, February 22	Daly City Transportation Yard	7 AM – 1 PM
Monday, March 1	West Bay Extension Millbrae	7 AM – 1 PM
Wednesday, March 3	Oakland Shop ***	6 AM - Noon

* Note: One hour appointments are available every Tuesday, with Susan Chang, ICMA-RC Representative, 9 am to 2 pm, at Oakland Lakeside office. To schedule an appointment at Lakeside, contact Carolina Lopez, Investment Plans Assistant at (510) 464-6208 or go to www.bartipc.org and click on the Seminars tab. (Appointments for Field Visits are not available at web site, all appointments are First Come/First Served.)

** Hayward Shop Service Days are for all Hayward Employees including the following BART Departments: Secondary Repair Shop, Electronic Repair Shop, Quality Assurance, and Vehicle Engineering. *** All appointments are held at Oakland Shop.

Please consult the mutual fund prospectus for a complete summary of all fees, expenses, charges, financial highlights, investment objectives, risks and performance information. Investors should consider the Fund's investment objectives, risks, charges and expenses before investing or sending money. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before investing. A current prospectus can be obtained at bartipc.org.