

NOTICE OF ELIGIBILITY FOR THE UNIVERSITY OF UTAH 403(b) TAX DEFERRED ANNUITY PLAN

The University of Utah provides the opportunity to save for retirement through the 403(b) Tax Deferred Annuity Plan, as well as the 457(b) Plan. All employees who receive compensation through the University's payroll system are eligible to participate in these plans, as long as you contribute a minimum of \$12.50 per pay period. You may enroll in the plans or change your contribution amount at any time by completing a "Salary Reduction Agreement" for the plan and selecting Fidelity Investments and/or TIAA-CREF as your service provider(s). You can obtain a copy of the Salary Reduction Agreement and information on the University's website at www.hr.utah.edu/benefits/retirement.php, TIAA-CREF's website at www.tiaa-cref.org/uofu or Fidelity Investment's website at www.netbenefits.com/uofu.

The Internal Revenue Service limits your contribution amount for each of the plans to \$18,000 in 2016 (\$36,000 if you participate in both plans). If you are age 50 or older, you are eligible to make an additional "catch-up" contribution of up to \$6,000 (for a total of \$24,000 to each plan). Please note that the amount you contribute to any other employer's 401(k) Plan or 403(b) Plan during the year counts toward the maximum you can contribute to the University's 403(b) Plan.

For additional information, please contact the University's Benefits Department at **(801) 581-7447**.

Fund additions in early December

Effective December 9, 2015, both Fidelity Investments and TIAA-CREF are adding funds to their respective investment lineups for each of the University's retirement plans.

TIAA-CREF adding Social Choice Low Carbon Equity Fund:

TNWCX	Social Choice Low Carbon Equity Fund – Institutional Class
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Fidelity adding social choice low carbon funds and other funds to the Core Investment Options:

PAXIX	Pax World Balanced Fund Class Institutional
AVFIX	American Beacon Small Cap Value Fund Class Institutional Class
JDMNX	Janus Enterprise Fund Class N
PWGIX	Pax World Growth Fund Institutional Class
PGINX	Pax World Global Environmental Markets Fund Institutional Class
PXSIX	Pax World Small Cap Fund Institutional Class

Fund details will be available on the TIAA-CREF and Fidelity Investments websites after December 9. Visit www.tiaacref.org/uofu or www.netbenefits.com/uofu.



Image courtesy of the University of Utah.



**University Human Resource
Management – Benefits
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420 Wakara Way, Suite 105
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Phone: (801) 581-7447

Fax: (801) 585-7375

benefits@utah.edu

CONTACTS

Meet with a financial consultant to check your retirement savings strategy

University employees can take advantage of no-cost, one-on-one sessions from both Fidelity Investments and TIAA-CREF. To schedule an appointment on campus or at a convenient location, please contact them at the phone number below or schedule an appointment through their website.



Fidelity Investments

(800) 343-0860

Mon–Fri 6 a.m. to 10 p.m. (MT)

www.netbenefits.com/uofu



Financial Services

TIAA-CREF

(800) 732-8353

Mon–Fri 6 a.m. to 8 p.m. (MT)

Locally (801) 883-5100

Mon–Fri 8 a.m. to 5 p.m. (MT)

www.tiaa-cref.org/uofu



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