

WRITE YOUR OWN FINANCIAL STORY

Prepare for the future you imagine

University of Pittsburgh Retirement Savings Plan UNIVERSAL AVAILABILITY NOTICE

The University of Pittsburgh provides you with the opportunity to save for your retirement through a **403(b) Plan**. Whether you want to enroll in the Plan or you are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by filling out a 403(b) salary deferral agreement through the online enrollment system at my.pitt.edu. You can obtain information on the Plan from the Office of Human Resources' Benefits Department or at www.hr.pitt.edu/your-financial-story.

Eligibility

Most employees of the University of Pittsburgh who receive compensation reportable on an IRS Form W-2 are eligible to participate in the Plan. Nonresident aliens with no US-source income, students, certificates, and fellows are not eligible for this plan. You are able to participate in the Plan the first of the month following your first full month of employment. Please take a moment to review the retirement section of the Human Resources' website at www.hr.pitt.edu/benefits/RSP before enrolling.

The IRS limits the amount you may defer under this and other plans in any tax year. Each participant is limited by the IRS on contributions to all 403(b) and 401(k) plans in a single calendar year. Limits may be higher if you are age 50 or older. If you do participate in more than one 403(b) and/or 401(k) plan, you are personally responsible for tracking and reporting the total amount of your contributions for all plans in which you participate, so that you do not exceed the IRS limit. Note also that the sum of all of your contributions, and those of your employer(s), to all 403(b)/401(k) plans that you participate in are limited by the IRS as well.

Enrollment can be done at any time, but must be submitted the month prior to the effective date. For example, if enrollment is submitted by July 31, it will be effective August 1. Biweekly employees should refer to the University's payroll schedule for details concerning their effective dates.

Prior to enrolling, please be prepared to select the following:

- The percentage of pay that will be taken from your paycheck.
- The funds you want to invest in. The funds can be found at: TIAA.org/pitt.
- The name, Social Security number, and date of birth of your beneficiaries.

You may make changes to the percentage you contribute on a monthly basis. A variety of investments from several mutual fund families are available.

To enroll, visit my.pitt.edu and log in using your University username and password. Search TIAA and click *Manage My Retirement Account*. You will be taken to the Summary page on TIAA's website to begin the enrollment process.

For further details about the Retirement Savings Plan, please contact the Office of Human Resources' Benefits Department at **833-852-2210** or you may submit an inquiry using the contact form at <https://www.hr.pitt.edu/contact-ohr>.

If you have questions related to enrollment or fund selection, please contact TIAA at **1-800-682-9139**.

