

# Supplemental Retirement Plans' Comparison Chart

	403(b) Supplemental Retirement Plan	Roth 403(b) Supplemental Retirement Plan	457(b) Deferred Compensation Plan
Who is eligible to participate?	All employees are eligible		
Are payroll deductions pretax?	You may contribute pretax funds to a supplemental plan above and beyond what is contributed to the ORP, up to the IRS maximum.	You may contribute Roth after-tax funds to a supplemental plan above and beyond what is contributed to the ORP, up to the IRS maximum.	You may contribute pretax funds to up to the IRS maximum
What are the current investment options?	TIAA Traditional and CREF Annuities and Lifecycle Index Funds as well as mutual funds offered through American Funds, T. Rowe Price, and Vanguard For more information, go to <a href="https://www.tiaa.org/usmd/view-all-investments">TIAA.org/usmd/view-all-investments</a> to view current investment options.		
When are contributions vested?	Contributions are 100% vested immediately		
Does USM allow rollover money from other retirement accounts?	Yes—from 403(b), 401(a), 403(a), 401(k), 457(b), or IRA		
Does USM allow rollovers to another type of retirement account, like an IRA?	Upon separation from employment or age 59½		Upon separation from employment or age 72
May I withdraw money from my account while employed?	At age 59½, disability, or hardship		At age 72 or in the event of an unforeseeable emergency
When may I begin making withdrawals from my account without an additional 10% early withdrawal tax?	At age 59½ or separation from employment at age 55 or older	At age 59½ or separation from employment at age 55 or older Withdrawals from Roth contributions may begin at age 59½ as long as the first contribution has been in the account for five years	At separation of employment regardless of age

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### How much can I contribute?

You may contribute up to 100% of your compensation but not more than \$23,000 to a 457(b) plan and \$23,000 to either a 401(k) or 403(b) plan. In addition, you may qualify for one but not both of the catch-up provisions outlined below.

	Maximum deferral limit	Deferral limit plus age 50 catch-up	Special 457(b) catch-up deferral limit
This calendar year	If you're less than age 50 this year, you may defer as much as...	If you are at least age 50 this year, you may defer as much as...	If you have three years until you retire, you may be eligible to defer as much as...
457(b)	\$23,000	\$30,500	\$46,000
403(b), 401(k)	\$23,000	\$30,500	\$30,500 (use age 50 catch-up)
Total	<b>\$46,000</b>	<b>\$61,000</b>	<b>\$76,500</b>

### How to access your account



Access your plan account online at **TIAA.org**. You may establish your username and password if you haven't already registered.



Download the Apple or Android app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device. Scan the code with your phone.



TIAA is here to help! If you have questions, call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET). You may also use the automated voice response system, virtually 24 hours, 7 days a week.



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This document provides only a summary of the main features of the Supplemental Retirement Plan and 457(b) Deferred Compensation Plan, and the Plan Document will govern in the event of discrepancies.

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