

Yale University Matching Retirement Plan

Click the bold names listed below to view the document.

- **Default Investment Notice and Investment Performance Information (Fund Fact Sheets)**—This notice explains how your account is invested if you have not provided investment selections. It also provides plan highlights and includes investment performance and expense information.
- **Plan Disclosure Information**—This notice includes a report of the fees and expenses related to your plan account, fund performance data, and information regarding the management of participant accounts.
- **The Yale Target-Date Plus Service Model Portfolios**—This section provides performance, expenses and asset allocation for each of the model portfolios.
- **Summary Annual Report**—This report provides a summary of the plan financial data that was recently filed with the Department of Labor for the plans.
- **Summary Plan Description (SPD)**—This Summary Plan Description summarizes the terms and features of the Plan. This Summary Plan Description has been updated to reflect changes that have been made to the Plan since the Summary Plan Description was last updated. The Summary Plan Description is not intended as a substitute for the Plan document and if there is any ambiguity or inconsistency between the terms of the Plan and the Summary Plan Description, the terms of the Plan document will control and are final.
- **Important Information about Roth 403(b) After-Tax Contributions**—Starting January 1, 2026, federal law will require employees earning more than \$150,000 (indexed) in the prior year who are age 50 or older to make any Catch-up Contributions to employer-sponsored retirement plans as Roth (After-Tax) Contributions rather than Pre-Tax. For more information about this new requirement, visit tiaa.org/rothsavings.

Important information about the plan disclosure notice

To help you make well-informed decisions about investing for your retirement, we are providing you with specific retirement plan and investment information detailing your investment options, and any associated expenses. Federal regulations require that we provide this information to you on an annual basis.

This document has two sections. The Summary of Plan Services and Costs provides information about administrative fees, individual transaction expenses, and your right to direct investments. The Investment Options Comparative Chart provides information about the investment options available to you with fund performance and expense information included.

For more information about the Plan(s), contact TIAA at **855-250-5424** or Yale Employee Services at **employee.services@yale.edu** or **877-352-5552**. You can obtain copies of the Summary Plan Descriptions, investment performance, expenses and fees at **TIAA.org/Yale**.