### 403(b) Retirement Plan Enrollment Guidelines

**STEP 1** – Review PLAN HIGHLIGHTS (see page 2)

**STEP 2** – Complete a SALARY REDUCTION AGREEMENT (see last page)
You must submit this paper form to authorize payroll deduction. The FAX number and email address is on the bottom of the form.

**STEP 3** – Enroll with an INVESTMENT CARRIER (see below)
You must enroll in the WSU plan, even if you have an account from another employer with TIAA-CREF or Fidelity. When you set up your account you will also be selecting your investment funds (see page 3) and your beneficiary.

<table>
<thead>
<tr>
<th>TIAA-CREF ENROLLMENT</th>
<th>FIDELITY ENROLLMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Website:</strong> <a href="http://www.tiaa-cref.org/wayne">http://www.tiaa-cref.org/wayne</a></td>
<td><strong>Website:</strong> <a href="http://plan.fidelity.com/waynestateuniversity">http://plan.fidelity.com/waynestateuniversity</a></td>
</tr>
<tr>
<td><strong>Base plan</strong> – Defined Contribution plan</td>
<td><strong>Base plan</strong> – only</td>
</tr>
<tr>
<td><strong>Supplemental plan</strong> – TDA plan</td>
<td>The <strong>Plan ID Number</strong> is <strong>52864</strong></td>
</tr>
<tr>
<td><strong>or Telephone:</strong> 1-800-842-2776</td>
<td><strong>or Telephone:</strong> 1-800-343-0860</td>
</tr>
<tr>
<td><strong>To manage your account</strong></td>
<td><strong>To set up an Appointment for Face–to–face counseling</strong></td>
</tr>
<tr>
<td><a href="http://www.tiaa-cref.org/wayne">http://www.tiaa-cref.org/wayne</a></td>
<td><a href="http://www.tiaa-cref.org/events">http://www.tiaa-cref.org/events</a> or you can call 1-800-732-8353 Mon through Fri 8AM to 6PM EST</td>
</tr>
<tr>
<td><strong>For Telephone help</strong></td>
<td><strong>or you can call</strong> 1-800-642-7131 Mon through Fri 8AM to Midnight EST</td>
</tr>
<tr>
<td><strong>TIAA</strong> Call 1-800-842-2776 Mon through Fri 8AM to 11PM EST Sat and Sun 9AM to 6PM EST --Enter 0 for live person</td>
<td><strong>FIDELITY</strong> Call 1-800-343-0860 Mon through Fri 8AM to Midnight EST --Enter 0 for live person</td>
</tr>
<tr>
<td><strong>To review Fund Performance Information</strong></td>
<td><strong><a href="http://plan.fidelity.com/waynestateuniversity/about-your-plan/52864">http://plan.fidelity.com/waynestateuniversity/about-your-plan/52864</a></strong></td>
</tr>
</tbody>
</table>

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For more information or to set up an appointment for face-to-face counseling, please contact:

**TIAA**
Call 1-800-842-2776
Mon through Fri 8AM to 11PM EST
Sat and Sun 9AM to 6PM EST
--Enter 0 for live person

**FIDELITY**
Call 1-800-343-0860
Mon through Fri 8AM to Midnight EST
--Enter 0 for live person

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To set up an Appointment for Face–to–face counseling:

- [www.tiaa-cref.org/events](http://www.tiaa-cref.org/events)
- [www.fidelity.com/atwork/reservations](http://www.fidelity.com/atwork/reservations)

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To review Fund Performance Information:

- [http://www.tiaa-cref.org/wayne/inv.opt_home.html](http://www.tiaa-cref.org/wayne/inv.opt_home.html)
WSU 403(b) Retirement Plan – Highlights

Who is Eligible to make Employee Contributions to the Plan?
- You may start your Employee Contributions any time after your date of hire in an eligible classification.
- An eligible employee classification includes employees who normally work 20 hours per week OR have an appointment of at least 50% OR union employees whose bargaining contract permits participation.
- Student assistants AND Graduate assistants AND members of Building Trades Union (Eclass SK) are NOT eligible to participate.

What is the Maximum amount of Employee Contributions?
For calendar year 2015 the amount is limited to $18,000/$24,000 (under age 50/over 50). This maximum includes any Employee Contributions made to plans sponsored by other employers. For any one pay date, WSU does not permit you to make Employee Contributions of more than 80% of your gross pay (to both the base plus supplemental plans).

When am I Eligible for University Contributions?
The University Contributions begin after you are age 26 and agree to make employee contributions of at least 1%.

There is NO waiting period for University Contributions (except age 26) and the Plan provides for MATCHING contributions beginning at 1% on a 2-for-1 basis: (see schedule below).

The University Contribution maximum is 10%, once you contribute 5%. Vesting in University Contributions will occur after 2 years of service.

<table>
<thead>
<tr>
<th>Employee Contributions</th>
<th>University Matching Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>5% or more</td>
<td>10%</td>
</tr>
</tbody>
</table>

The Employee contributions are fully vested at all times. Fully vested means the amounts cannot be forfeited, even if you terminate your employment with WSU.

Your accumulated University Contributions and related earnings revert back to the University if you terminate from WSU before you have 2 Years of Service.

WSU Waiver of Service
To meet the 2 Years of Service vesting requirement of the plan, WSU will consider service from another employer that is:
- an institution of higher learning (e.g., college, university),
- a non-profit educational organization (e.g., K-12 school district),
- a tax-exempt organization affiliated with an institution of higher learning (e.g., teaching hospital)

Documentation Required. You must submit the following to TCW:
a letter from your previous employer (on letter stationary and signed by a representative of the employer), which includes
1) a description of the institution,
2) your job title,
3) your dates of employment (beginning and end dates), and
4) your percentage of time worked (at least 50%).
403(b) Retirement Plan INVESTMENT OPTIONS

You may select one or both of the following 2 investment carriers:

<table>
<thead>
<tr>
<th>TIAA-CREF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offers variable and a fixed annuity (called the guaranteed option, or TIAA Traditional account) as well as 5 mutual funds and 10 lifecycle funds.</td>
</tr>
</tbody>
</table>

**The Base Plan** (DC Plan, No 103167)
- This plan provides matching University Contributions equal to $2 for every $1 for the first 5% of Employee Contributions.

**Supplemental Plan** (TDA Plan, No 103168)
- This plan has NO matching University Contributions

**FIDELITY Investments**
Offers 150+ mutual funds, including money market, stock and bond funds.

**Base Plan** (Plan No 52864)
- This plan provides matching University Contributions equal to $2 for every $1 for the first 5% of Employee Contributions.

- There are no liquidity constraints

**If you are Uncertain about How to Invest**

You may want to consider the “target date funds” that are designed to provide a single diversified portfolio, managed based on the target date when you will turn age 65 – called Lifecycle funds at TIAA-CREF and Freedom funds at Fidelity.

- The fund is managed for you, so this option is an alternative to building your own portfolio of assets.

- The fund automatically resets the asset mix (stocks, bonds, cash equivalents) in its portfolio that is age appropriate (i.e., becomes more conservative as you get closer to the end date of age 65).

6/2013
Name Please Print (Last, First, Middle Initial):

Banner ID or Social Security No: E-mail Address:

Choose One: New Enrollment (Complete Sections 1-3) Change to Existing Elections (Complete section 2 and 3 only)

Section 1 New Enrollment (Please complete all questions)

I have completed the On-Line Enrollment with TIAA-CREF Fidelity
My Date of Hire is ____________ (MM/DD/YYYY) I am a rehire Yes No
My Date of Birth is ____________ (MM/DD/YYYY) I am age 26 or older Yes No
I will be sending proof for the Waiver of Service Requirement Yes Not Applicable

Section 2 Employee Contribution Election (Complete all blanks)

I wish to make Employee Contributions (in whole percentages only) to the BASE PLAN for the following Investment Carriers. I understand that these contributions WILL be matched by University Contributions and are fully vested at all times.

_____ % to TIAA-CREF (BR1)
_____ % to Fidelity Investments (BR2)
_____ % TOTAL

I wish to make additional Employee Contributions (in whole percentages only) to the SUPPLEMENTAL PLAN at TIAA-CREF. I understand that these contributions WILL NOT be matched by University Contributions and are fully vested at all times.

_____ % to TIAA-CREF (BR3)

Section 3 University Contribution Election (Complete all blanks)

Please allocate my University Contributions (in whole percentages only) to the following Investment Carriers. I understand that these contributions WILL BE vested after I have 2 Years of Service.

_____ % to TIAA-CREF (BR6)
_____ % to Fidelity Investments (BR7)
_____ 100% TOTAL

AGREEMENT - I understand and agree to the following terms and conditions:
This Salary Reduction Agreement affects contributions from my pay checks on dates after this Agreement is received by TCW. I understand that contributions will not be retroactive. I understand my Employee Contributions are subject to limitations in Sections 402(g) and 415 of the Internal Revenue Code (IRC). For employees age 50 and over, this amount will include any additional catch-up contributions permitted under IRC 414(v). The University may lower or cancel my contributions to keep my contributions within the limits of the IRC. This Salary Reduction Agreement will remain in effect until I complete a new agreement or until it is determined that this salary reduction will cause me to exceed the plan limits on contributions. This Salary Reduction Agreement shall be legally binding while my employment continues; however, either party may terminate or otherwise modify this Agreement.

Signature: Date:

Total Compensation and Wellness, Suite 3638 A/AB, 5700 Cass Ave, Detroit, MI 48202
Send to: Fax: (313) 577-0637 or Email: fp6399@wayne.edu