



Wayne State University
Division of Human Resources
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403(b) Retirement Savings Plan University Contributions Waiver of Service Letter Instructions

University contributions into the 403(b) Retirement Savings Plan will be vested after 2 years of service. Your accumulated University contributions and related earnings revert back to the University if you terminate from WSU before you have 2 years of service. You are able to bypass all or some of the 2 years of service requirement by submitting a Waiver of Service Letter from a previous employer that meets certain requirements (below). Your Waiver of Service Letter must be submitted within **90 days** of your WSU hire date for consideration.

How can you satisfy the 2 years of service requirement?

WSU will consider service from a previous employer, provided the following conditions are met:

- The previous employer is:
 - an institution of higher learning (e.g. college or university), or
 - a non-profit educational institution (e.g. K-12 school district), or
 - a tax-exempt organization which is affiliated with higher education (e.g. a non-profit teaching hospital)
- You worked 50% or more time
- The time to be waived is within 3 years prior to your WSU hire date; any service during the 3-year look back period will be counted by WSU (For example, if your WSU hire date is 7-1-2019, your 3-year look back period could include any service (up to 24 months) that falls within 7-1-2016 through 7-1-2019).
- Your Waiver of Service Letter is submitted within 90 days of your WSU hire date

The Waiver of Service Letter from your previous employer must include:

1. On letterhead and signed by a representative of the employer
2. A description of the institution
3. Your job title (cannot be Graduate Assistant or student assistant)
4. Your dates of employment (beginning and end dates), and
5. Your percentage of time worked (must be at least 50%)

Please Note: WSU will not waive the age 26 requirement to begin University contributions.

Please Note: WSU will not count any prior service where you were employed as a “graduate student”, “graduate assistant”, “part-time faculty”, “student assistant” or “volunteer faculty”.

All Waiver of Service Letters must be submitted to the HR Service Center within 90 days of your Wayne State University hire date for consideration.