

Universal Availability Notice for the University System of Georgia 403(b) and 457(b) Plans

The University System of Georgia provides you with the opportunity to save for your retirement through the USG 403(b) Plan (the “plan”) and the USG 457(b) Plan.

To Enroll

Whether you want to enroll in the plan or you are already enrolled but wish to change the amount of your contribution, you can accomplish this goal by logging in to OneUSG connect at **OneUSGConnect.usg.edu**, under the Active USG Employees section. Information on the plan can be obtained from your local Human Resources/Benefits Department, or you can visit **retirement.usg.edu**. From **OneUSGConnect.usg.edu**: Select the *OneUSGConnect* button in the *Active Employees* section; then, Select *Benefits* from the *Employee Self Service* page. Next, select the *My Retirement@Work* tile from the *Benefits* page to enroll or make changes to your account.

Eligibility

- All full-time, part-time and temporary employees, with the exception of student workers, who receive compensation reportable on an IRS Form W-2 are eligible to participate in the plan at any time during their employment.
- Please take a moment to review the plan brochure or website before enrolling at **benefits.usg.edu**.
- Once you are enrolled, you can review and change the amount of your contributions and your retirement plan provider allocations at any time.
- The exact date your investment allocations will take effect may vary depending upon the policies of the financial service firm providing the investment options you choose.

Contribution Limit

- The IRS limits the amount you may defer (under this and other plans) in any tax year.
- For 2026, the IRS has increased the annual pretax and/or Roth after-tax employee contribution limit from \$23,500 to \$24,500.
- If you will be age 50 or older in 2026, you may make catch-up contributions. Between ages 50 - 59 or age 64 or older, you may contribute an additional \$8,000. If you attain age 60 - 63 during the 2026 calendar year, you may contribute an additional \$11,250.
- **New in 2026:** Based on a new IRS rule, starting January 1, 2026, any age-based catch-up contributions must be designated as Roth after-tax contributions if your FICA wages (W-2 form, box 3) were greater than \$150,000 in the prior calendar year.
- Each enrolled participant is capped at \$24,500 for the tax year for contributions to all 403(b) plans.
- This contribution limit includes any other employers with a 403(b) plan in which you participate.
- You are responsible for tracking and reporting to the IRS the amount of your contributions to any 403(b) plans in which you participate.
- For further details or if you have questions, please contact your Human Resources office.

You may elect to contribute to either the 403(b) or 457(b) plan or both for additional retirement savings.

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Personalized advice and education

You can get help deciding how to create the right investment mix with your chosen investment provider(s) over the phone or in person. USG has partnered with CAPTRUST to provide unbiased investment advice and financial guidance to USG employees. To schedule an appointment, call **800-967-9948** or go to captrustadvice.com/usg.

The USG investment providers can also provide guidance. Contact information is below.

Corebridge Financial: **800-448-2542** or <https://www.corebridgefinancial.com/rs/usg/plan-details/appointment-scheduling>

Fidelity: **800-343-0860** or getguidance.fidelity.com

TIAA: **844-230-7524** or TIAA.org/schedulenow/USG

Investment providers for the 403(b) and 457(b) plans

The University System of Georgia administers the 403(b) and 457(b) plans, and has authorized the following three plan providers to manage the recordkeeping of your account, offer the plan's investment choices, and deliver customer service and other benefits. To enroll go to OneUSGConnect.usg.edu.

Corebridge Financial: usg.corebridgefinancial.com

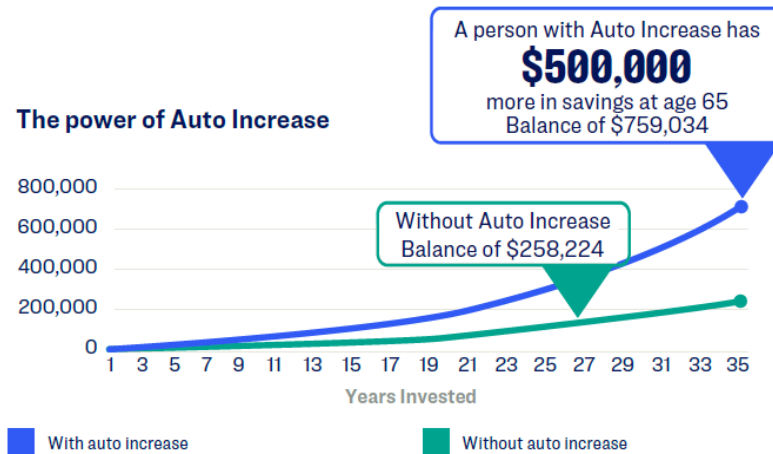
Fidelity Investments: netbenefits.com/usg

TIAA: TIAA.org/usg

Please note that you can contribute to one or more of the plan providers listed above.

Put your retirement savings on autopilot

You can elect to automatically increase your retirement plan contribution every year by 1% or whatever percent you choose, up to a chosen threshold. With compound interest, contributing a little more can make a difference over time. See what an annual increase of 1% after 35 years could look like.



To enroll in auto increase, go to OneUSGConnect.usg.edu, log into your account, enroll in Auto Save under Change Your Contributions. When asked to choose if you would like your contribution to automatically increase, select "Yes" then review and confirm your elections.

