

Universal Availability Notice for the University System of Georgia 403(b) Plan

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

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.
- 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 2024, the limit under all plans of this type is (generally) \$23,000. Employees that are age 50 or older may contribute an additional \$7,500.
- Each enrolled participant is capped at \$23,000 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.

Universal Availability Notice for the University System of Georgia 403(b) Plan

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 (formerly AIG Retirement Services): **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 in the USG 403(b) and/or 457(b) plan, go to **OneUSGConnect.usg.edu**, the USG Faculty & Staff portal, select the OneUSG Connect button in the Active USG Employees section. Then select Benefits from the Employee Self Service page. Choose the My Retirement@Work tile.

Corebridge Financial: usg.corebridgefinancial.com

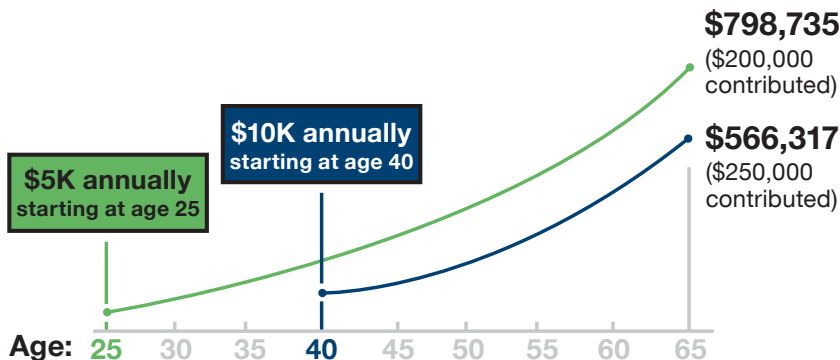
Fidelity Investments: netbenefits.com/usg

TIAA: TIAA.org/usg

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

Getting into a saving mindset now could make a big difference later

It's easy to enroll today. Access enrollment through OneUSGConnect.usg.edu



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.



University System
of Georgia **Benefits**