

**ANNUAL NOTICE OF UNIVERSAL AVAILABILITY
FOR RETIREMENT PLAN PARTICIPATION**

Retirement Plan Contributions for Eligible Employees Participating in University of Arkansas Retirement Plan– All benefits eligible employees participating in the University of Arkansas Retirement Plan may, within the IRS limits, increase, decrease, suspend your elective contributions at any time.

Retirement Plan Contributions for Non-Benefits Eligible Employees or Employees Participating with ATRS or APERS. An employee of the University of Arkansas in a position not eligible for employee benefits (for example, part-time faculty, graduate assistants, non student extra help, or student workers), or a continuing participant in the APERS or ARTRS retirement plan, can participate in voluntary employee elective contributions in the University of Arkansas 403(B) Retirement Plan. Such employees are not eligible for any employer contributions in the 403(b) Retirement Plan, and will not have any required employee contributions. Employees not participating in required employee or employer contributions can contribute up to the maximums allowable under IRS regulations.

Employee elective contributions may be either traditional tax-deferred contributions or Roth after-tax contributions. Unless you specifically elect to make Roth elective contributions, your elective contributions will be before-tax contributions. You can choose to end your contribution at any time. You may select TIAA and/or Fidelity Investments.

If you wish to make an election, you will go to benefits in Workday.

For more information, contact Kathryn Hopkins, HR, 870-722-8164.