

# Tax Deferred Annuities

*You may be eligible to participate in a tax-deferred investment option.*

Who can participate in a TDA plan?

- Temporary and Extra Help employees
- Student employees
- Housestaff and Residents
- Part-time employees who work less than 50%
- Employees who are in an alternative state retirement plan such as APERS or ATRS

When you participate in a TDA, you make personal, unmatched, tax-deferred contributions to a retirement plan.

“Tax Deferred” means your contributions are deducted from your paycheck on a pre-tax basis, and are not included in your taxable income reported on your W-2 when you file your Federal and State tax returns. No taxes are due on contributions and earnings until the money is withdrawn. But because these plans are intended primarily for retirement, you can generally withdraw funds only after termination of employment or age 59 ½. If you withdraw funds before age 59 ½, they may be subject to an additional 10% early-withdrawal penalty.

You can contribute to either of the 2 fund sponsors: TIAA-CREF and/or Fidelity. Each has numerous investment options so you can manage your portfolio.

Enrollment kits are available in Human Resources. Visit our website at [www.uams.edu/ohr](http://www.uams.edu/ohr) (click on Benefits) for additional information and links to TIAA-CREF and Fidelity websites.

**For more information call:  
UAMS Human Resources @ 686-5650**

Or visit our office on 1<sup>st</sup> floor Barton Research Building, # 1R08

UAMS Human Resources  
4301 West Markham, #564  
Little Rock, AR 72205