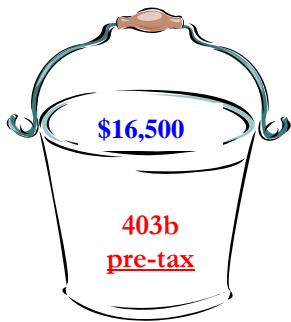
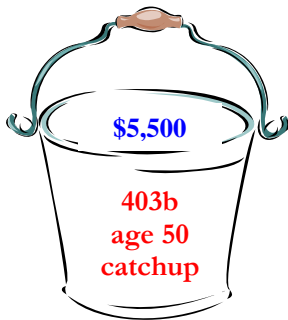


This is how your UAMS pre-tax retirement contributions may be made in 2009.
Each bucket must be filled before flowing to the next.

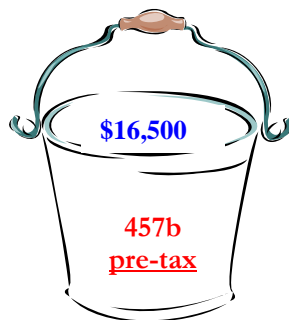


Are you contributing to another employer plan (like the VA)? If so, it is your responsibility to make sure your combined contributions don't exceed \$16,500. At your request, UAMS can move an excess amount to after-tax at the end of the year. Or better, provide us with an estimate of your annual VA contribution early in the year, before you go over \$16,500. We can then force your contributions to flow to the next bucket early. Picture your VA contribution as a weight thrown into the bucket to raise the water level.

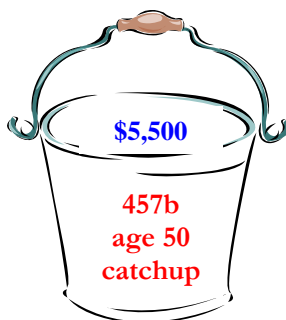


Only if you will reach age 50+ by Dec 31

Are you contributing to the VA or another employer plan age 50 catch-up? If so you will have an "excess deferral." We are not able to force your contributions to bypass this bucket and flow to 457b. Ask UAMS to move your UAMS 403b age 50 catch-up to 403b after-tax in December, before payroll runs. Better yet, consider not doing the age 50 catch-up in the other employer's plan so that you avoid the excess deferral.



The first time your contributions go to the 457b plan, your fund sponsor (TIAA-CREF or Fidelity) will send you a **457b application**. You must name a beneficiary and your investment options. Your 457b account is separate from your 403b account; you can elect to invest your 457b differently if you want. Until you designate a 457b investment portfolio, your contributions will go into the default fund.



Only if you will reach age 50+ by Dec 31

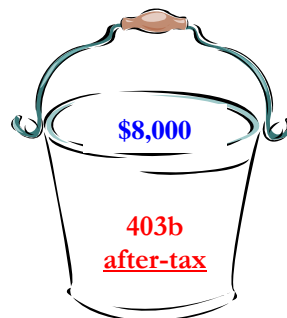
It's not likely you're contributing to **another employer's 457b plan**. But if you are, those contributions may affect how much you can do at UAMS.

2009 IRS LIMITS

402g pre-tax limit = **\$16,500**

415c limit = **\$49,000** (applies to just 403b contributions, employee and UA match ; excludes \$5,500 age 50 catch-up)

Max UA match = 10% @ payperiod, up to **\$24,500** for the calendar year.



You may be able to contribute over **\$8,000 after-tax** if UAMS' match won't reach \$24,500 this year.