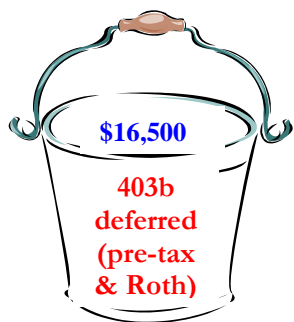
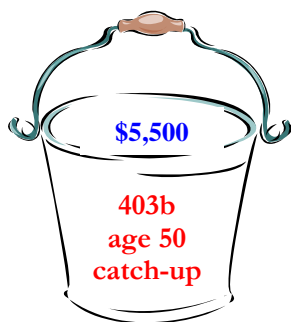


This shows how your UAMS contributions flow, starting **October 2011.
Each bucket must be filled before flowing to the next.**

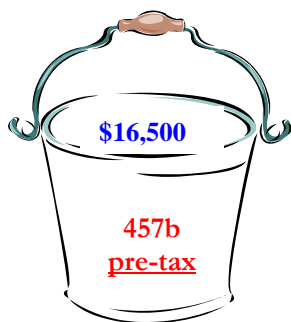


You decide if you want your contributions to be regular deferred (pre-tax deduction) and/or Roth (after-tax deduction). The limit applies to the combination of both contributions. This means what you put into a Roth will reduce the amount you can contribute on a pre-tax basis to the 403b.

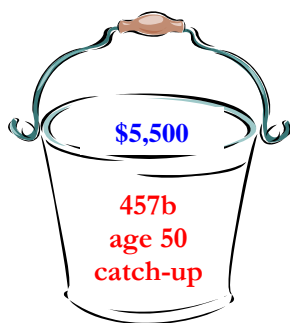
Are you contributing to another employer plan (like the VA)? If so, it is your responsibility to make sure your combined contributions don't exceed \$16,500 plus any age 50 catch-up amount. At your request, UAMS can move an excess amount to after-tax at the end of the year. Or better, provide us with an estimate of your annual VA contribution early in the year, before you go over. 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.



If you will reach **age 50 or older by Dec 31**, we will automatically apply this catch-up amount. This applies to either or both both your pre-tax contributions and to your after-tax Roth contributions.



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.



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.



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

2011 IRS LIMITS

402g tax-deferred 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.