



To: University of Texas Employees

From: The University of Texas System, Office of Employee Benefits

Subject: Annual Eligibility Notice, **UTSaver 403(b) and 457(b) Retirement Plans**

Did you know that The University of Texas System sponsors two voluntary retirement savings plans to help you save for your future?

You can enroll in either the UTSaver 403(b) or the UTSaver 457(b) at any time, but now is a great time to start saving a little bit each month or change the amount you currently save.

Why would you want to participate?

If you participate in either the Teacher Retirement System or, if eligible, the Optional Retirement Program, that participation alone may not be enough to fund your living expenses in retirement.

How much can you contribute?

As little as \$15 a month or as much as \$16,500 in 2009, or more if you are age 50 or older or if you meet special catch up qualifications.

How do you contribute?

The amount is deducted on a pre-tax basis from your paycheck which means the taxable amount of your paycheck decreases. You also have the option in the UTSaver 403(b) to make your contributions on an after-tax basis through the Roth feature. Either way, once you enroll your contribution will automatically be deducted from your paycheck until you decide to change the amount.

How do you enroll or change your contributions in the UTSaver Retirement Plans?

Enrollment instructions are available with the click of your mouse at <http://www.utretirement.utsystem.edu/enroll.htm>.

How do you learn more about the retirement plans and saving for your future?

By visiting <http://www.utretirement.utsystem.edu> or by contacting your local benefits office.