2024 RETIREMENT BENEFITS AT-A-GLANCE
**Chapman University Tax Deferred Annuity (TDA) 403b Plan**

- You are eligible the first of the month following date of hire
- Authorized fund sponsors are TIAA and Fidelity Investments
- Contribute 1% – 100% of your eligible pay
- Contributions can be pre-tax or Roth after-tax
- 2024 IRS limits:
  - $23,000 annual maximum
  - Additional $7,500 allowed if age 50+

Visit our authorized fund sponsors TIAA and Fidelity Investments to learn more about the retirement plans.

**Chapman University Defined Contribution (DC) 401a Plan**

- You are eligible the first of the month following date of hire
- The Defined Contribution Plan consists of employer contributions in two layers:
  1. A 3% discretionary employer contribution (no employee contributions are required)
  2. A 1% to 6% discretionary employer matching contribution (employee contribution to the 403b plan required)
- Vesting of employer contributions occurs over a four-year period, 25% per anniversary year

<table>
<thead>
<tr>
<th>Employee Contribution – 403b</th>
<th>Employer Contribution – 401a</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>1%</td>
<td>1% match + 3%</td>
</tr>
<tr>
<td>2%</td>
<td>2% match + 3%</td>
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<td>3% match + 3%</td>
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<tr>
<td>6%+</td>
<td>6% match + 3%</td>
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</tbody>
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