

## Faculty And Staff Retirement Plan Universal Availability Notice

Carnegie Mellon University (the "University") provides you with the opportunity to save for your retirement through the Faculty and Staff Retirement Plan (the "Plan"). The Plan is a retirement program that permits you to reduce your compensation on a pre-tax or after-tax (Roth) basis and have the deferral deposited into an account established with a financial service provider. The University would like you to know more about how you can participate in the Plan. Faculty members, staff members and student workers can make their own contributions through payroll deduction by logging in to [TIAA's website](#). (Select "Log In" at top-right, then "Need online access?" to create your account.) If you are already enrolled but wish to change the amount of your deferral, you can make the change online through TIAA up to the posted payroll cutoff date for the pay period you'd like the change to take effect.

### Eligibility

All employees of Carnegie Mellon University who are U.S. citizens or U.S. permanent residents are eligible to participate in the Plan. You may enroll in the plan at any time, and you may stop or change your deductions at any time.

Please take a moment to review the Plan information before enrolling. Once you are enrolled, you can review and change the amount of your contributions as often as once per month and your investment allocations at any time. The exact date your investment allocations will take effect may vary depending upon the policies of the financial service firm providing the investment options you choose.

### Contributions

Please be aware that the Internal Revenue Code limits the amount you may defer under this and other plans in any tax year. For 2025, 403(b) and 401(k) employee elective deferral contributions (inc0.9 (II-6 (i3[ m)3.3 (a)2.8 (y)11