Enrolling in Your 403(b) Plan

Choose an option below:

Enroll, Change or Stop Contributions

Use the Maximum Calculation Modeling Tool
Step 1: Log on to Self-Service at http://leo.cc.emory.edu.

Step 2: Click on Self Service to expand your available selections.
Step 3: Select the Benefits tab.

Step 4: Select 403(b) Savings Plan Election
Step 5: Choose “Click here to enroll, change or stop 403(b) elections”

Step 6: Choose “Begin Enrollment”
If you have current contributions, they will be listed for your information.
Make Your Elections:
Enter the total percent you wish to contribute from YOUR regular salary and click the Apply button. To stop ALL your contributions, enter 0 for YOUR Total Contribution %.

YOUR Total Contribution %
(Contribution must be between 0% - 100%)

Of YOUR Total Contribution Percentage entered above, the first 2% is your Employee Basic contribution. You will receive an Emory University Employer Match of 3% based on your Employee Basic contribution.

Based upon YOUR Total Contribution Percentage entered above, the remaining 0% will be your Employee Supplemental contribution.

In addition, you are eligible to receive the Emory University Employer Basic contribution of 6%.

To stop only your SUPPLEMENTAL contributions and continue your Employee Basic Contributions, enter 1% or 2% in YOUR Total Contribution %.

Step 7: Once you have determined your contribution percentage, enter the amount in the field, “YOUR Total Contribution,” then click “Apply.”

Click here if you contribute more than 2%.
**Vendor Selection:**

Please select your vendor below. You may choose different vendors for your contribution, the employer match and the employer contribution. Please specify if your contribution should be Pretax or a Roth contribution.

**Note:** After Tax contributions (other than Roth) are not allowed for those who have a salary of **$110,000.00** or higher.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Election Percentage</th>
<th>Pretax</th>
<th>Roth</th>
<th>AfterTax</th>
<th>Basic Vendor Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b) Basic</td>
<td>2.000</td>
<td>✔</td>
<td>☐</td>
<td>☐</td>
<td>Fidelity</td>
</tr>
<tr>
<td>ER 403b Basic</td>
<td>6.000</td>
<td></td>
<td></td>
<td></td>
<td>Fidelity</td>
</tr>
<tr>
<td>ER 403b Match</td>
<td>3.000</td>
<td></td>
<td></td>
<td></td>
<td>Fidelity</td>
</tr>
</tbody>
</table>

**Employee Supplemental contributions** may be split across vendors. Use the boxes below to elect the percent you would like to invest with a given vendor. You may select between Pretax or Roth contribution options. After-Tax contributions (other than Roth) are not allowed for those who have a salary of **$110,000.00** or higher.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Election Percentage</th>
<th>Pretax</th>
<th>AfterTax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SRA TIAA-CREF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suppl 403(b) Roth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<td>Suppl 403(b) Roth</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Step 7a:** If you contribute more than 2%, those contributions are supplemental. Here you can select which vendor(s) and plan(s) you wish to direct your supplemental contributions.
Step 8: After selecting your elections, click the “Submit Elections” button.

Print a copy of this page for your records.
Enrolling in Your 403(b) Plan

Choose an option below:

Enroll, Change or Stop Contributions

Use the Maximum Calculation Modeling Tool
Log on to Self-Service at http://leo.cc.emory.edu.

Click on Self Service to expand your available selections.
Step 3: Select the Benefits tab.

Step 4: Select 403(b) Savings Plan Election
This site is intended to enroll, change or stop 403(b) elections in the Emory University, Emory Healthcare or Wesley Woods 403(b) Savings Plans only.

Please select the plan you wish to access at this time and click one of the process buttons below to start.

<table>
<thead>
<tr>
<th>Select</th>
<th>Company</th>
<th>Job Code</th>
<th>Job Description</th>
<th>403B Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EUV</td>
<td></td>
<td></td>
<td>EUV</td>
</tr>
</tbody>
</table>

If you have multiple eligible positions within the same Company and Plan, elections entered on one position will be applied to the others. You will not be able to select a position which is ineligible for one of these plans even though it may be displayed above. You may be eligible under multiple plans. After you complete enrollment for the plan selected, re-enter this site from Employee Self Service to make elections for other plans.

Choose “Click here to model 403(b) maximum contributions”
Once in the tool, your **current** elected contribution percentages are displayed.

As a participant in the Emory University Retirement Plan, you determine the amount you contribute to the plan. This tool has been created to assist you in estimating the maximum amount that you may contribute to the plan based on IRS requirements. This calculation tool assumes you are making such contributions only to the Emory University Retirement Plan from your Emory University earnings. If you make contributions to another qualified retirement plan during the year, even a plan sponsored by an affiliate of Emory University, you are responsible for making sure your contributions do not exceed the annual maximum.

**Your current election is:**
- Employee Basic
- Employee Supplemental
- Total % you are currently contributing
Anticipated Annual Salary (Step 1): This is your current anticipated salary. If there is a change due to salary increases, summer research teaching, or other circumstances, this field can be adjusted. Use caution when adjusting this number.

Note: Overtime and Bonuses are generally not to be included.
Year To Date Earnings (Step 2): This is the salary that you have received for the year so far that is 403(b) eligible. This number cannot be adjusted.
IRS Maximum Allowed (Step 3):
This is the amount that the IRS allows you to contribute according to your age. This number cannot be adjusted.
YTD 403(b) Contributions Under This Plan (Step 4): This amount is what you have contributed to your Emory 403(b) Savings Plan so far for the year.

Note: If you are contributing or have contributed to another 403(b) or 401(k) plan, you will need to adjust this number to account for those contribution amounts as this will impact your maximum contribution percentage.
Percent to Maximize Your Contributions (Step 5): The percentage amount listed is what you can contribute to the 403(b) plan to reach the yearly IRS limit. However, if you added a new dollar amount in Step 1 and/or Step 4, click the **Update Estimate** button to recalculate the percentage amount.

Note: The first 2% of this amount is your employee basic contribution and the remainder will be your supplemental contribution.
Making your election:

If you wish to maximize your contributions, click the link at the bottom of this page to access the 403(b) Savings Plans Elections page and enter the Percent to Maximize your Contributions shown above.

Changes to your Pay Mid-Year

In the event your annual base salary changes during the plan year, you should revisit this site and use the tool to recalculate your MAXIMUM ALLOWED CONTRIBUTION for the year.

Disclaimer

This Maximum Calculation Tool provides information for PLANNING PURPOSES ONLY and will not automatically update your 403b plan election(s).

In order for this tool to perform the calculation, data contained within your employee record is utilized and is assumed to be current and accurate (i.e., date of birth, annual base salary, etc.). Emory is not liable for any calculation errors due to erroneous information in your employee record or any other issue and encourages you to review your information and the plan details before making any elections and/or changes. Emory reserves the right to modify or terminate the 403(b) Savings Plan in accordance with the plan document and to update or discontinue use of this Maximum Calculation Tool.

If the calculation results in an incorrect MAXIMUM ALLOWED CONTRIBUTION determination, the plan document limitation provisions and statutory limits control your actual contribution limit. If you reach your MAXIMUM ALLOWED CONTRIBUTION through the 403(b) Savings Plan, your contributions will automatically stop and will automatically resume at the beginning of the next calendar year. If you are eligible and would like to change your contributions to after-tax contributions, you must go to Employee Self-Service to access the 403(b) Savings Plan Elections and make an election to contribute on an after-tax basis.

Use your browser's Print option to print a copy of this page for your records.

2011-03-01

Once you have determined the maximum contribution percentage and you wish to maximize your contributions, click Return to 403(b) Self Service Page at the bottom of the page to access the 403(b) Savings Plans Elections page.
Choose “Click here to enroll, change or stop 403(b) elections”

This site is intended to enroll, change or stop 403(b) elections in the Emory University, Emory Healthcare or Wesley Woods 403(b) Savings Plans only.

Please select the plan you wish to access at this time and click one of the process buttons below to start.

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<td>EUV</td>
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<td>EUV</td>
</tr>
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If you have multiple eligible positions within the same Company and Plan, elections entered on one position will be applied to the others. You will not be able to select a position which is ineligible for one of these plans even that it may be displayed above. You may be eligible under multiple plans. After you complete enrollment for the plan selected, re-enter this site from Employee Self Service to make elections for other plans.

Choose “Begin Enrollment”

Savings Plan Elections

You may use this site to enroll, change or stop contributions to the Emory University Retirement Plan (the “Plan”). Changes will be effective on your next paycheck if you submit elections prior to the payroll processing date. If submission is after the payroll processes, your changes will be effective the following paycheck.
If you have current contributions, they will be listed for your information.

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>403(b) Savings Plan Contributions</th>
<th>Employee Pre-Tax %</th>
<th>Employee After-Tax %</th>
<th>Employer Match</th>
<th>Employer Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/22/2010</td>
<td>Matched 403(b) Basic TIAA-CREF</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>02/22/2010</td>
<td>3% TIAA-CREF Match</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>02/22/2010</td>
<td>Employer Basic TIAA-CREF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For information about the 403(b) plan and vendors, review the [403(b) Plan Discover Your Options](#) brochure. For more information about investment options available, please contact [Fidelity](#) (800-343-0860), [TIAA-CREF](#) (800-842-2252) or [Vanguard](#) (800-523-1188).

### Emory University Matching Contributions

We encourage eligible employees to contribute to the 403(b) plan and take advantage of the employer matching contributions. Emory University matches the contributions of employees 21 years of age and older with one year of eligible service. The Plan matches your first 1% or 2% in contributions at 150%. If you contribute 1% of your salary, Emory University will match and contribute 1.5% on your behalf. If you contribute 2% of your salary, Emory University will match and contribute 3% on your behalf.
Once you have determined the maximum contribution percentage and you wish to maximize your contributions, enter the new percentage amount in the field, “YOUR Total Contribution,” then click “Apply.”
Make Your Elections:
Enter the total percent you wish to contribute from YOUR regular salary and click the Apply button. To stop ALL your contributions, enter 0 for YOUR Total Contribution %.

YOUR Total Contribution %
(Contribution must be between 0% - 100%)

Of YOUR Total Contribution Percentage entered above, the first 2% is your Employee Basic contribution. You will receive an Emory University Employer Match of 3% based on your Employee Basic contribution.

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To stop only your SUPPLEMENTAL contributions and continue your Employee Basic Contributions, enter 1% or 2% in YOUR Total Contribution %.

Once you have determined your contribution percentage, enter the amount in the field, “YOUR Total Contribution,” then click “Apply.”

Click here if you contribute more than 2%.
If you contribute more than 2%, those contributions are supplemental. Here you can select which vendor(s) and plan(s) you wish to direct your supplemental contributions.
After selecting your elections, click the “Submit Elections” button.

Print a copy of this page for your records.

By clicking “Submit Elections” I am agreeing to have my pay reduced by the election amounts I indicated above. I understand that these changes will be effective on my next paycheck if I have submitted elections prior to the payroll processing date. If my submission is after the payroll processing date, my changes will be effective the following paycheck.

By clicking “Exit” I understand that my elections above will not be recorded and I will exit the 403(b) enrollment site.