

Plan	403(b) Pre-tax	Roth 403(b) (Post tax)	457(b) Deferred Compensation Pre-tax	457(b) Deferred Compensation Roth (Post Tax)
Eligibility	All Administrative, Executive Service, Faculty, Staff, and Temporary (OPS) employees are eligible to participate in the voluntary retirement savings plans.			
Contributions & Investment Strategy	<ul style="list-style-type: none"> Contributions are allocated into the account of your choice, established in your name. Make deferral changes any time during the year. If enrolled in the SUSORP state retirement plan, your SUSORP optional contribution must be at 5.14% (maximum allowed) before starting 403(b) plan contributions with a SUSORP provider(s) – TIAA, Voya. You decide how to allocate all contributions among the investment funds & providers. Contact your Investment Provider(s) to consolidate other retirement accounts into 403b and/or 457b plan accounts. 			
Employee Deferral Limits	Subject to IRS calendar year limits. Contributions to 403(b) pretax and Roth 403(b) must be aggregated. These contributions do not count towards the 457(b) limit.		Subject to IRS calendar year limits. Contributions to 457(b) pretax and Roth 457(b) must be aggregated. These contributions do not count towards the 403(b) limit.	
Catch-up Provision	Plan permits participants aged 50+ to make an additional pre-tax (or post-tax Roth) elective salary deferral. Individuals of age 50 or more may make catch-up contributions toward the 403(b) in the same year. These contributions do not count towards the 457(b) limit.		Plan permits participants aged 50+ to make an additional pre-tax (or post-tax Roth) elective salary deferral. Individuals of age 50 or more may make catch-up contributions toward the 457(b) plan in the same year. The 457(b) allows participants to make additional retirement plan contributions (Standard Catch-Up provision) if they are within three years of normal retirement age. To determine your eligibility, please contact the Bureau of Deferred Compensation at 877-299-8002 or DeferredCompensation@MyFloridaCFO.com	
Enrollment	Initial enrollment, for both 403(b) and 457(b) plans, requires employees to contact a provider company to open an account. Once the account is established, you can start and update contributions as needed.			
Starting and Managing Contribution Amounts	Access the Retirement@Work@ portal via Panther Soft HR Employee Self Service (MyFIU portal) navigating to: <i>Employee Forms > Benefit Forms > Retirement Voluntary Contribution.</i>		To begin this process, please contact the Bureau of Deferred Compensation's office at (877) 299-8002. Please note that it may take several weeks to stop or change your 457(b) payroll deductions.	
Taxes on Distributions	Taxable in year funds are distributed.	Roth distributions are tax free if first contribution was made at least 5 years earlier and the owner is at least 59 ½, disabled or deceased.	Taxable in year funds are distributed.	Roth distributions are tax free if first contribution was made at least 5 years earlier and the owner is at least 59 ½, disabled or deceased.
Loans and In-Service Distributions	Yes, these plans may offer loan options. Please contact your 403(b) plan provider directly for further assistance and account specific questions/options.		Yes, these plans may offer loan options. Please contact your 457(b) plan provider directly for further assistance and account specific questions/options.	

Ongoing Service Providers

Plan type	Provider Company	Representative	Contact Information
FIU 403(b) Voluntary Retirement Savings Plan Pretax & Roth	Fidelity	Juan Carlos Espinal Customer Service	juan.carlos.espinal@fmr.com (800) 642-7131 Click to Schedule a Virtual Meeting (800) 343-0860
	TIAA	Julio Castillo Customer Service	Julio.Castillo@tiaa.org (561) 393-1301 Click here to schedule a meeting (800) 842-2252
	Voya Financial	Greg Sokolow Customer Service	Greg@Gaborfs.com (407) 890-0488 Click Here to Schedule a Meeting (800) 330-6115; Fax (850) 894-4268
Deferred Compensation 457(b) Pretax & 457(b) Post tax	Bureau of Deferred Compensation	Customer Service	DeferredCompensation@MyFloridaCFO.com (877) 299-8002
	Charles Schwab <i>(Self-directed brokerage account. To enroll, contact one of the investment providers listed below)</i>	Customer Service	(888) 393-7272
	Corebridge Financial <i>(Formerly AIG/VALIC)</i>	Customer Service	(800) 467-3726
	Nationwide	Customer Service	(800) 949-4457
	Voya Financial	Customer Service	(800) 282-6295

Discontinued Service Providers

Plan type	Provider Company	Representative	Contact Information
FIU 403(b) Voluntary Retirement Savings Plan Pretax	Corebridge Financial <i>(Formerly AIG/VALIC)</i>	Jim Hopley Customer Service	Jim.Hopley@corebridgefinancial.com (305) 213-8895 (800) 448-2542
	Equitable <i>(Formerly AXA)</i>	Michael Goldberg Customer Service	Michael.Goldberg2@equitable.com (561) 997-7800 (866) 401- 3030
	ING ReliaStar / Jefferson / Symetra <i>(Managed through Gabor Financial Solutions)</i>	Greg Sokolow Customer Service	Greg@Gaborfs.com (407) 890-0488 (800) 330-6115; Fax (850) 894-4268
	MetLife	Richard Akirmaian Customer Service	Rakirmaian@financialguide.com (954) 434-0351 (800) 560-5001
	T. Rowe Price	Customer Service	(800) 492-7670
	Vanguard	Customer Service	(800) 569-4903