

Voluntary Retirement Savings Plan Comparison

Features	403(b) Tax Deferred Annuity (TDA) Voluntary Retirement Savings Plan (SUSORP)	403(b) Tax Deferred Annuity (TDA) Voluntary Retirement Savings Plan (non-SUSORP)	457(b) /Deferred Comp Voluntary Retirement Savings Plan
Eligibility	Eligible to participate if enrolled in the SUSORP	Eligible to participate from date of hire	Eligible to participate from date of hire
Vesting	Immediate vesting	Immediate vesting	Immediate vesting
Tax savings now or in the future?	Pre-tax contributions (taxes paid at time of withdrawal)	Pre-tax contributions (taxes paid at time of withdrawal)	Pre-tax contributions (taxes paid at time of withdrawal)
Distributions	Withdrawals allowed at age 59½ or at age 55, if separated from FIU.	Withdrawals allowed at age 59½ or at age 55, if separated from FIU. Also allowed for severe financial hardship.	Withdrawals allowed after 31 days after separation from FIU.
	No loan provision available	Loan provision available	Loan provision available
IRS Limits Your Contributions Each Calendar Year	For IRS limits on contributions please refer to the IRS Retirement page		
	For information on age catch-up provisions and limits please refer to the IRS Catch-up Contributions page		