

Annual Eligibility Notice for Retirement Plans



How much do you need to save for retirement? The University of Texas Retirement Program is here to provide you with tools to help you reach that number, whatever it might be.

What is UTSaver?

The UTSaver plans allow employees to make additional retirement savings when the Teacher Retirement System (TRS) or Optional Retirement Program (ORP) benefits might not be enough. Like a 401(k) Plan, the UTSaver plans permit employees to make contributions through salary deductions up to the IRS limits.

Both the UTSaver 403(b) Tax Sheltered Annuity and the UTSaver 457(b) Deferred Compensation allow for:

- **Salary Deduction**—all tax reporting for your participation is handled for you on your W-2.
- **Contributions** can be made before (traditional) or after (Roth) tax withholding.
- **Invest up to \$23,500** for 2025, \$31,000 if over age 50 in each plan.

Invest with the Best

The University of Texas Retirement Program has partnered with **five leading nation-wide financial firms** to offer a streamlined menu of the best Mutual Funds available to insure you have investment tools necessary to maximize your retirement plan savings.

Start Any Time

Participants can start, stop or change contributions any time of the year, as often as once a month.

Leverage your Taxes

The UTSaver plans permit you to make traditional pre-tax contributions to lower your taxable income this year, as well as after-tax Roth contributions to create a potentially tax-free retirement fund for when you are 59 ½ or older. And unlike a Roth IRA, there are no salary caps for participating with a UTSaver Roth plan!

When you are ready to take advantage of the UT Retirement Programs, all it takes is the click of your mouse to Get Started! Go to utbenefits.link/RetirementManager

ABOUT THIS NOTICE

You are receiving this message from the Office of Employee Benefits (OEB) at The University of Texas because you are eligible to participate in the voluntary retirement savings plans available through your UT employer. This notice is distributed annually by OEB as required by law to ensure you are informed about the Retirement Program options available to you. To ensure important emails about UT Retirement Programs reach your inbox, please add utretirement@utsystem.edu to your address book or safe senders list. To update your email address, contact your local **HR or Benefits Office**.

ABOUT THE OFFICE OF EMPLOYEE BENEFITS

The Office of Employee Benefits designs and administers the dynamic UT Benefits programs exclusively for employees and retirees of the University of Texas System's nine academic universities, five health institutions and the System Administration central management offices. If you have a general question about your retirement plans, please contact your **local Benefits Office**. If you have retirement plan-related questions regarding your accounts, you may contact the **approved Provider(s)** directly.

MARCH 2025