UNIVERSAL AVAILABILITY NOTICE

The University of Hartford provides qualified faculty and staff with the opportunity to save for retirement through the University of Hartford Defined Contribution and Tax Deferred Annuity Retirement Plan with TIAA ("Plan"). The University would like you to know more about how you can participate in the Plan. Whether you want to enroll in the Plan, or you are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by filling out a Salary Reduction Agreement. You can also obtain a copy of the agreement and information on the Plan from the Human Resources Office located in the Administration Building on the main campus at 200 Bloomfield Avenue, West Hartford, CT 06117 or by calling 860.768.4666 or on the Human Resources webpage at www.hartford.edu/hrd.

Why contribute to a 403(b) plan? Participating in the Plan can provide a number of benefits including the following:

- **Lower taxes today**. You contribute before income taxes are withheld - which means you are currently taxed on a smaller amount. This can reduce your current income tax bill. For example, if your federal marginal income tax rate is 25% and you contribute $100 a month to a 403(b) plan, you have reduced your federal income taxes by roughly $25. In effect, your $100 contribution costs you only $75 currently. The tax deferral increases with the size of your 403(b) contribution.
- **Tax-deferred growth and compounding interest**. In a 403(b)-retirement plan, your interest and earnings accrue tax deferred. Any compound interest received can allow your account to grow more quickly than saving in a taxable account where interest and earnings are generally taxed each year.
- **You take the initiative**. Contributing to a 403(b)retirement plan can help you take control of your future. Other sources of retirement income, such as Social Security, rarely replace a person's final salary upon retirement. That is why it is up to you to make sure you will have enough money for retirement.

Eligibility

All employees of the University, except those that work less than 20 hours per week (less than 1,000 hours in a year) and student employees, who receive compensation reportable on an IRS Form W-2 may be eligible to participate in the Plan.

Please note that there are restrictions and limitations regarding employer matching contributions. Therefore, while you may make elective deferrals to the Plan, such deferrals may not be eligible for employer matching contributions. Please contact Human Resources Development to determine your eligibility, if any, for employer matching contributions.

Please take a moment to review the Plan documents available from Human Resources Development before enrolling. Once you are enrolled, you can review and change the amount of your contributions 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 for Plancontributions.

Also, please be aware that the law limits the amount you may defer under the Plan and any other plans in any tax year. For **2026**, the limit under all plans of this type is generally $24,500 ($32,500 if you are age 50 or over). For **2027**, the limit under all plans is generally $25,500 ($34,000 if you are age 50 or over). Each participant only gets one limit for contribution to all 403(b) plans, so if you are also eligible for, and participate in, for example, another employer's 403(b) or 401 (k) plan, your combined contributions to that plan and to the Plan in **2026** are generally limited to $24,500 ($32,500 if age 50 or over), or $25,500 (34,000 if age 50 or over) for **2027**. If you do participate in more than one 403(b) or 40l (k) plan, you are responsible for tracking and reporting the amount of all of your contributions to the plans so that the total amount of all your contributions to all plans in which you participate do not exceed the limit.

For further details, or if you have questions, please contact Human Resources Development at the information provided above.

This notice is provided as a source of information and does not constitute legal, tax, or other professional advice. If legal advice, tax advice, or other professional assistance is required, the services of a professional advisor should be sought. There are other legal documents, laws, and regulation that govern the operation of the Plan. It is understood that in the event of any conflict, the terms of the Plan document, applicable laws, and regulations will govern.