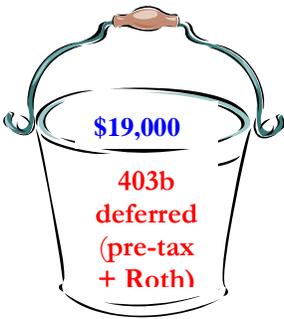
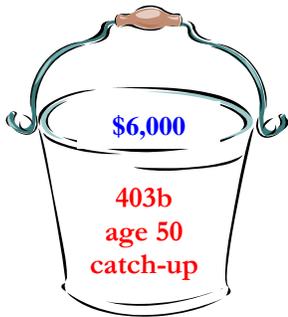


This shows how your UAMS voluntary retirement contributions flow in 2019.
Each bucket must be filled before flowing to the next.

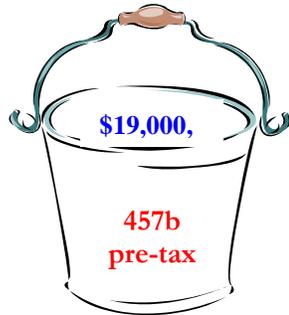


You decide if you want your voluntary contributions to be regular deferred (pre-tax deduction) and/or Roth (after-tax deduction). This limit applies to the combination of both contributions. This means what you put into a Roth will reduce the amount you can contribute on a pre-tax basis.

Are you contributing to another employer plan, perhaps at the VA? If so, it is your responsibility to make sure your combined contributions don't exceed this amount or the age 50 catch-up amount. At your request, UAMS can move an excess amount to after-tax at the end of the year. Or better, provide us with an estimate of your annual other employer contribution early in the year, before you go over. We can then force your contributions to flow to the next bucket early. Picture your other employer contribution as a weight thrown into the bucket to raise the water level.



If you will reach **age 50 or older by Dec 31**, we will automatically apply this catch-up amount. This applies to your combined pre-tax and after-tax Roth contributions.



Your 457b account is separate from your 403b account. You must designate new investment options and a separate beneficiary. Your fund sponsor will notify you to do this when your **first 457b contributions are made**. You can elect to invest your 457b differently if you want. Until you designate a 457b investment portfolio, your contributions will go into the designated default fund.

What about required contributions?

Contributions made as a condition of employment (3% through June 2019, 4% July 2019, 5% July 2020) are excluded from the 402g tax-deferred limit. Required contributions do not go into the buckets shown here. However, they do apply to the 415c limit (see below).



It's not likely you're contributing to **another employer's 457b plan**. But if you are, those contributions may affect how much you can do at UAMS.

2019 IRS LIMITS

402g tax-deferred limit = **\$19,000** (applies only to voluntary contributions; required contributions excluded)

415c limit = **\$56,000** (applies to all \$ in 403b: required & voluntary employee contributions + UAMS contributions; but excludes \$6,000 age 50 catch-up)

Max UA match = **\$28,000** (not to exceed 10% @ pay period on first \$280,000 of compensation in the calendar year)



After you exhaust all that you can do on a pre-tax/Roth basis, you may be able to contribute an amount on a regular **after-tax** basis. How much depends on how much has been applied to your 415c limit. If you've already maxed out the UA match, consider opting out of this bucket as it may reduce your required pre-tax contribution.