

TIAA Retirement is available to JSU Employees as follows (NOTE: This is an optional plan, unlike RSA which is mandatory):

- The Supplemental Retirement Plan is available to all full-time employees immediately upon employment. The employee must establish an account with TIAA and complete the TIAA Salary Reduction Form to enroll. **Deductions are not automatic.**
- The Matched Supplemental Retirement Plan is available to all full-time employees after 2-years of continuous employment. The employee must establish an account with TIAA and complete the TIAA Salary Reduction Form to enroll (NOTE: need to fill out even if the employee is already enrolled in the Supplemental Retirement Plan noted above as these are different programs and accounts with TIAA – different IRS regulations and guidelines apply). **Deductions and match are not automatic.**
- **WARNING:** There are IRS limitations on employee contributions. It is the employee's responsibility to understand these rules.

The following are instructions on how to access the TIAA Salary Reduction Form via your MyJSU. If you have questions, please contact Benefits at 256.782.5007 or benefits@jsu.edu.

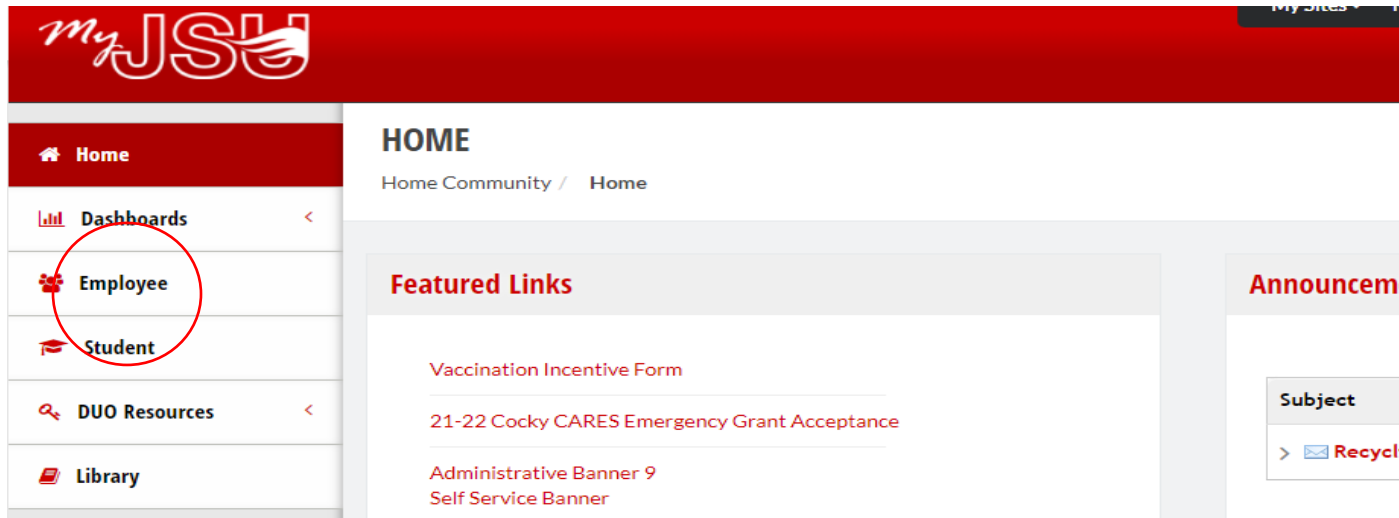
Sign into MyJSU from the JSU.edu Home Page:

The screenshot shows the JSU.edu Home Page. The top navigation bar is red and contains the JSU logo, the text "JACKSONVILLE STATE UNIVERSITY", and links for "APPLY", "VISIT", "I AM...", "GIVE", and a close button. Below the navigation bar is a search bar. Underneath the search bar is a "Popular Tools" section with buttons for "A to Z", "Academic Calendar", "My JSU", "Library", "Directory", "Bookstore", "GEM", "Canvas", and "Give". The "My JSU" button is circled in red. To the right of the "Popular Tools" section is a "Colleges" section with buttons for "College of Arts and Humanities", "College of Business and Industry", "College of Education and Professional Studies", "College of Health Professions and Wellness", "College of Science and Mathematics", and "College of Social and Behavioral Sciences". At the bottom of the page is a horizontal menu with links for "About", "Academics", "Admissions & Aid", "Campus Life", and "Athletics".

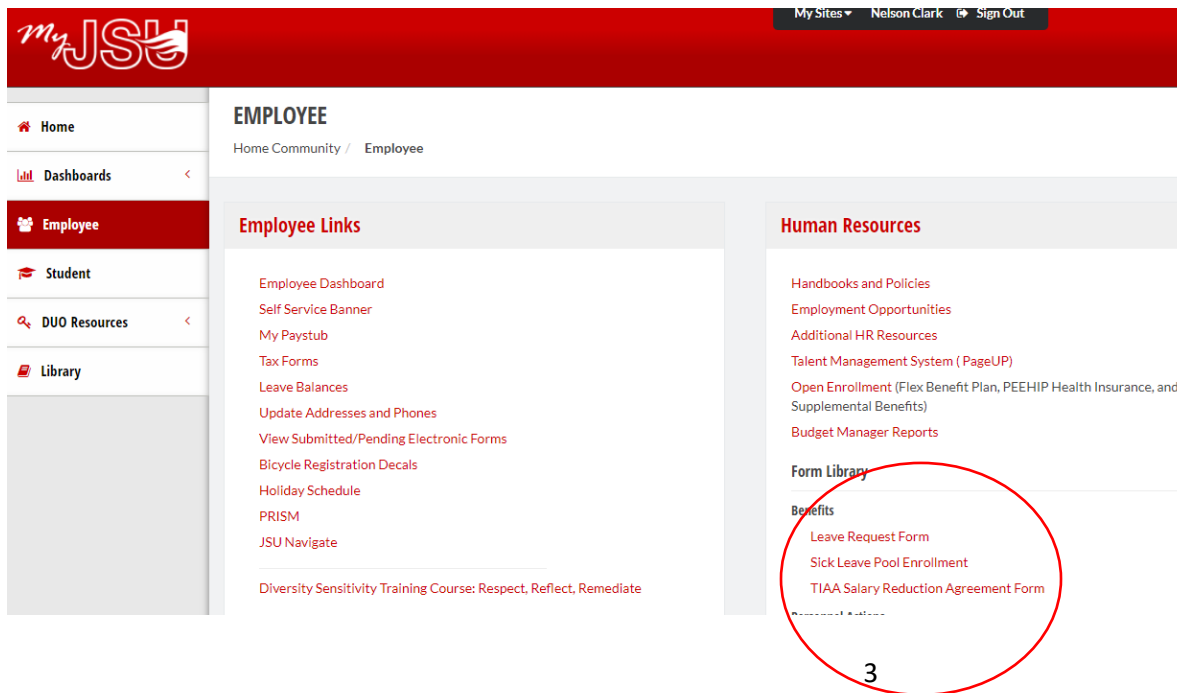
Enter Username and Password:

The screenshot shows the JSU Single Sign-On page. The top navigation bar is red and contains the JSU logo and the text "Single Sign-On". Below the navigation bar is a large image of a building. In the foreground, there is a "Secure Access Login" box with a red header. Inside this box, there is a "Sign in to MyJSU" section with two input fields: "MyJSU Username" and "MyJSU Password". The "Sign in" button is below the input fields. The "Sign in to MyJSU" section is circled in red. To the right of the "Secure Access Login" box is a "Need Help?" section with a red header. Inside this section, there are links for "Change your MyJSU Password" and "Reset your MyJSU Password". Below these links is the "Technology Support Center" section with contact information: "Phone: 256.782.8324 (TECH)", "E-Mail: techcenter@jsu.edu", and "Web: http://www.jsu.edu/it".

Go to Employee section of MyJSU:



Access the TIAA Salary Reduction Agreement Form via Human Resources, Benefits Links:



Enter your information into the TIAA SALARY REDUCTION AGREEMENT:



Jacksonville State University
Department of Human Resources
700 Pelham Rd N., 326A Angle Hall, Jacksonville, AL 36265
Phone: (256) 782-5007
www.jsu.edu/hr

TIAA SALARY REDUCTION AGREEMENT

First Name: * Last Name: *
Email Address: * Employee ID# * Phone Number: *

Eligibility for the Supplemental is immediate and eligibility for the Matched Retirement is after the 2-year waiting period – choose your option:

I understand that:

- Participation in Jacksonville State University's Retirement Annuities (403b plan) is optional and contribution amounts are at my discretion.
- TIAA is the Supplemental Retirement Provider of Jacksonville State University's retirement plan.
- All contributions are on a pre-taxed basis (not to exceed applicable legal limitations) and will reduce my monthly or bi-weekly income.
- The JSU 1% contribution requires completion of a TIAA Salary Reduction Agreement Form AND enrollment online with TIAA as outlined at the bottom of this form. **The 1% JSU Contribution is not automatic.**

I am eligible to participate in the Matched Retirement Plan:

- Beginning the first of the month after the standard waiting period of two (2) calendar years of continuous employment
- Immediately, if I am coming from another higher educational institution with no lapse in employment and have participated for two years (written documentation is required)
- If I chose not to contribute, JSU will contribute 1% on my behalf after the standard waiting period of two (2) calendar years of continuous employment

I am eligible to participate in the Supplemental Plan:

- If I am not eligible for the matching account

This Agreement shall be legally binding and irrevocable as to each of the parties hereto while employment continues; provided, however, that either party may terminate this Agreement as of the end of any month, so that it will not apply to salary subsequently earned, by giving at least thirty days written notice of the date of termination.

IMPORTANT

Matched Retirement availability begins after 2-years employment

Supplemental Retirement availability begins immediately after initial employment

Below are the max contribution percentages allowed for the Matched Retirement on the form:

Matched Retirement

Eligible for Matching:

Employee Contribution	JSU Contribution
0%	1%
3%	3%
4%	4%
5%	5%

Matching Contribution: %

Choose your percentage of contribution (note there are IRS limitations):

Additional Retirement

Employee Contribution:

%

(This amount is the excess of contributions greater than the match by JSU)

Supplemental Retirement (cashable)

Eligible for Supplemental:

Employee Contribution:

%

Total of all above options: %

The option(s) selected above represent a total salary reduction percentage, which produces a total institutional retirement contribution that does not exceed the requirements of Section 403(b) of the Internal Revenue Code.

IMPORTANT

Sign and submit the document:

I have read and understand the terms of this Agreement. My signature below confirms my understanding of this Agreement.

You must enroll before your Salary Reduction Agreement can be processed

To Enroll Online:

Go to www.tiaa.org/jacksonvillestate and click "Enroll Now." Next, click the plan name under THE "Online Enrollment" section. You will come to the "Welcome" page. Once on this page:

- Enter your User ID and click "Log In" if you have an established TIAA User ID and Password.
- Click "Register with TIAA" if you are a first-time user and need to create your User ID and Password.
- Follow the on-screen directions to complete your enrollment application.

For HR Use Only: (include matching eligibility verified)

Effective Date:

It is important to set up a TIAA account to enable the processing of the Salary Reduction Agreement.