

Office of Human Resources

200 Whittington Ave
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To: ASMSA Employees Who Do Not Participate in the University of
Arkansas Retirement Plan

Did you know that you can make personal, tax-deferred contributions called “TDA's” to the UA Retirement Plan?* **Everyone who gets a ASMSA paycheck can participate in this benefit.**

* We are in the process of also adding an after-tax Roth 403(b) option. We expect to have this in place within the next month.

TDA's are “Tax Deferred Annuities” and are offered exclusively to people who work in education or research. They are an easy and convenient way to build savings for a financially secure retirement.

By enrolling, you direct ASMSA to put a portion of your salary, each pay period, into a TDA account before your taxes are calculated. This will lower your taxable income, so you will pay less tax now. You can contribute as much as \$33,000 in 2011, all on a tax-deferred basis to first a 403(b) plan and then to a 457(b) plan. All TDA contributions are voluntary and would not be matched by ASMSA.

If you choose to contribute a portion of your ASMSA paycheck to a TDA, you may invest that money in either or both of the UA Retirement Plan fund sponsors: Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) or Fidelity Investments.

If you would like additional information about TDA's, please contact Loretta Jackson in the Human Resources Office at (501) 622-5131. Information will follow and be posted on our website at www.asmsa.org -- click on Human Resources, Retirement Plans and then Tax Deferred Annuities. Please see Human Resources office to pick up TDA enrollment forms.

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