

Middle Georgia State University
403(b) Tax Deferred Annuity Plan

UNIVERSAL AVAILABILITY NOTICE
January 2, 2018

Middle Georgia State provides you with the opportunity to save for your retirement through the 403(b) Tax Deferred Annuity Plan (the "Plan"). Your employer 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 contribution, you can accomplish your goal by filling out a "403(b) Salary Reduction Agreement." You can obtain a copy of the agreement and information on the Plan from Middle Georgia State Human Resources Department or via our website at <http://www.mga.edu/human-resources/tax-deferred-annuity.aspx>.

Eligibility

All full-time and part-time employees, with the exception of student workers, at Middle Georgia State who receive compensation reportable on an IRS Form W-2 are eligible to participate in the plan at any time during their employment.

Please take a moment to review the attached plan brochure or website before enrolling. Once you are enrolled, you can review and change the amount of your contributions and your retirement plan vendor allocations on a per pay period basis. 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 chose.

Also, please be aware that the law limits the amount you may defer under this and other plans in any tax year. For 2018, the limit under all plans of this type is generally \$18,500 although larger limits may apply if you are age 50 or over. Each participant only gets one limit for contributions to all 403(b) plans, so if you are also a participant in a 403(b) plan of another employer, your combined contributions to that plan and to the Middle Georgia State 403(b) Plan in 2018 are generally limited to \$18,500. If you do participate in more than one 403(b) 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 your Human Resources Office.

Erica Barnes (478) 934-3082