

University of Dayton Defined Contribution Retirement Plan

Contribution Schedule

Completed Years of Eligible Service	UD Contribution With Less Than 5% Employee Contribution	UD Contribution With At Least 5% Employee Contribution
From		
0	2.5%	5.0%
5	3.5%	7.0%
10	7.5%	7.5%
15	8.0%	8.0%
20	8.5%	8.5%
25 or more	9.0%	9.0%

Vesting Schedule

Completed Years of Service	Vesting Percentage	Forfeited Percentage
Less than 1	0%	100%
1 but less than 2	25%	75%
2 but less than 3	50%	50%
3 but less than 4	75%	25%
4 or more	100%	0%

Investment options available with TIAA-CREF – see enclosed list of investment fund options