

University of Dayton Tax Deferred Annuity Plan

Investment options

- TIAA-CREF Group Supplemental Retirement Annuity (GSRA)- Auto enrollment plan
 - Pre-tax deductions from employee pay
 - Earnings grow tax deferred
 - Loans available (subject to minimum account balances and IRS maximums)
 - Withdrawals from TIAA Traditional account may be made after a triggering event with no surrender fee
 - Cash withdrawals are available after age 59 ½ with no penalty

- TIAA-CREF Group Supplemental Retirement Annuity (GSRA) Roth option
 - After tax deductions from employee pay
 - Earnings grow tax deferred

- Fidelity Investments
 - Pre-tax deductions from employee pay
 - Earnings grow tax deferred
 - Loans available (subject to minimum account balances and IRS maximums)
 - Cash withdrawals are available after age 59 ½ with no penalty

- Fidelity Investments Roth option
 - After tax deductions from employee pay
 - Earnings grow tax deferred
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