



When it comes time to retire, you want to be ready. You are most likely familiar with the primary (or mandatory) retirement plans—the Arizona State Retirement System (ASRS) and the Optional Retirement Plan (ORP) but do you know about the Arizona University System Voluntary 403(b) Plan? This voluntary program allows you to make pre-tax or after-tax (Roth) contributions and is an increasingly important part of saving for retirement.

Consider why the extra savings could be important to you. [Click here](#) to learn more about how these plans work together.



Make the most of your retirement benefits

In addition to the ASRS or the ORP, you can save even more with the Arizona University System Voluntary 403(b) plan. Catch-up contributions are available if you are age 50 or will reach age 50 during the calendar year, January 1–December 31, and are making the maximum IRS contribution. [Click here](#) to access the 403(b) contribution limit calculator.



A range of investment options to help build a well-balanced portfolio

The plan offers a broad selection of investments depending on your approach. The approaches vary and are intended for investors with different levels of investment experience. They are also dependent on the level of involvement you want in managing your investment mix. You can select a mix of investment options that best suits your goals, time horizon and risk tolerance. The investment options available through the plan include conservative, moderately conservative, and aggressive funds and give you everything you need to help build a diversified portfolio.



Partner with your Plan vendors every step of the way

Representatives from Fidelity Investments and TIAA are licensed professionals dedicated to higher education retirement programs. You can meet one-on-one in person* or by phone to help develop an action plan for retirement.

Help is available



To learn about the Plan, or schedule a one-on-one appointment with a licensed representative*, visit your chosen vendor's website.

Fidelity Investments	www.NetBenefits.com/nau
TIAA	www.TIAA.org/arizona



To speak to a Representative by phone:

Fidelity Investments	1-800-343-0860
TIAA	1-800-842-2252

* Appointments are required. Unfortunately, walk-ins can't be accommodated. We urge you to schedule an appointment at a time that's convenient for you.

You can enroll in the 403(b) in 3 easy steps:

1 Register Online

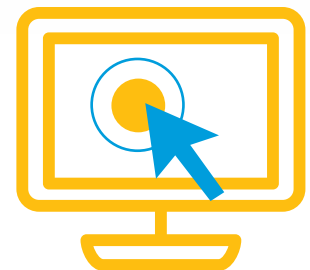
Visit www.NetBenefits.com/nau to register, and log on to your Plan account.



2 Choose Your Contribution Amount and Elect Fidelity or TIAA As Your Investment Provider

Fidelity provides the recordkeeping services for the Plan through Fidelity NetBenefits®. You can use NetBenefits® to enroll and change investment amounts. If you select TIAA as your investment provider, you will also need to open an account on the TIAA website.

Fidelity Investments	www.NetBenefits.com/nau
TIAA	www.tiaa.org/arizona



3 Designate Your Beneficiary

It's important to designate a beneficiary for your account with your chosen vendor(s), and you should review this periodically, especially when you experience a life-changing event such as a marriage, birth of a child, or a death in the family.



Investing involves risk, including risk of loss.

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