The Roth Contribution Option for TDA
Electing Contributions Online
 Electing Roth TDA contributions online

www.hr.harvard.edu/retirement-plans

1 Click Retirement
Click Harvard University Retirement Center (HURC)

Login
On the Manage Contributions page click Edit
5 Enter Roth contribution election and/or new pretax contribution election

6 Click Submit Change

Please note:

- You cannot elect a flat dollar amount for the pretax option and a percentage for the Roth option or vice versa. Both elections must be made as either flat dollar amount or percentage of salary.

- You cannot allocate 100% of your Roth contribution at one financial institution and 100% of your pre-tax contribution at another.
Review changes or Edit

Review your changes below and either edit or agree to these changes.

Summary of Changes

- Percentage elections will be applied to all your eligible pay each pay period. Flat dollar elections will be taken from the eligible pay on the paycheck associated with your primary job.
- Your changes will be made effective in the next pay period, per the payroll processing schedule.

Effective Date: 01/01/2017

Harvard 2001 Staff Retirement Program
Allocations: Fidelity 100%

Harvard TDA Plan
Your Contributions per Paycheck: 8% Estimate
- Pre-tax: 3%, Roth: 2%
Allocations: Fidelity 100%

Salary Deferral Agreement (SDA) Terms & Conditions
I understand that my compensation each pay period will be reduced by the amount or percentage I have elected, and that this election will remain in effect until I change or terminate it. I understand my election may be changed or reduced as necessary to comply with IRS limits.

I understand that because my user ID and password are unique to me that I can use them to sign this agreement, that my electronic signature is as legally binding as a conventional handwritten signature, and that I am transmitting my signature in compliance with all applicable laws.

If I prefer not to sign my agreement electronically, I can click the "Disagree" button and call the Harvard University Retirement Center at 800-876-1549 to complete the enrollment process.

I have read and accept these terms and conditions.

Agree  Disagree

Read and accept terms and conditions
Click Agree
You will receive confirmation that your changes have been submitted.

You may return to the Manage Contributions page to see your new elections.
Your new TDA elections

### Current Plans and Contributions

- **Effective Date**: 12/24/2016
- **Date Created**: 12/24/2016
- **Created By**: Widukyn Dhes

- **Harvard TDA Plan**
  - **Your Contributions per Paycheck**: $300
  - **Elections**: Pre-tax $200, Roth $100
  - **Allocations**: TIAA-CREF 50%, Vanguard 50%

### Schedule a Change

- You may schedule a change for a future date, which will take affect in the next scheduled payroll period.

### Scheduled Changes

<table>
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<tr>
<th>Effective Date</th>
<th>Date Created</th>
<th>Cancellation Date</th>
<th>Cancelled By</th>
</tr>
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<tbody>
<tr>
<td>2016-02-15</td>
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<td></td>
<td>Widukyn Dhes</td>
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<tr>
<td>2016-03-15</td>
<td>2016-03-15</td>
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<td>Widukyn Dhes</td>
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• Questions about Roth contributions or the TDA Plan:
  • Contact the Harvard University Retirement Center (HURC) 800-527-1398, Monday to Friday, 8 a.m. to 5 p.m. (ET).

• To schedule an individual consultation, contact your investment companies directly.

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<thead>
<tr>
<th>VANGUARD</th>
<th>FIDELITY</th>
<th>TIAA</th>
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<tbody>
<tr>
<td>800-662-0106, x14500 meetvanguard.com</td>
<td>800-642-7131 fidelity.com/atwork/reservations</td>
<td>800-732-8353 Monday to Friday 8 a.m. – 8 p.m. OR 617-441-1300 Monday to Friday 8 a.m. – 5 p.m. TIAA.org/schedulenow</td>
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</tbody>
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Thank you.