### VIRGINIA COMMONWEALTH UNIVERSITY 403(b) TAX DEFERRED SAVINGS PLAN
(also known as "Taxed Deferred Annuity" or "TDA")

- All employees are eligible to participate
- Defined contribution plan funded by elective deferrals (employee paycheck savings)
- Approved account providers are Fidelity Investments (www.netbenefits.com/vcu) and TIAA (www.tiaa.org/vcu)
- Eligible faculty, University & Academic Professionals, and classified employees may receive cash matches in the VCU Cash Match Plan (described below)

<table>
<thead>
<tr>
<th>Features</th>
<th>Pre-tax deferrals permitted</th>
<th>Roth after-tax deferrals permitted</th>
<th>Incoming rollovers permitted</th>
<th>Hardship withdrawals permitted</th>
<th>Loans permitted</th>
<th>In-service withdrawals permitted</th>
<th>Roth in-plan conversions permitted</th>
<th>Employer contributions</th>
<th>Applicable IRS deferral limit</th>
</tr>
</thead>
</table>
| VIRGINIA COMMONWEALTH UNIVERSITY 403(b) TAX DEFERRED SAVINGS PLAN  
(also known as "Taxed Deferred Annuity" or "TDA") | Yes                         | Yes                              | Yes                          | Yes                           | Yes            | Yes                              | Yes                              | None                     | 402(g)                      |

### COMMONWEALTH OF VIRGINIA 457 DEFERRED COMPENSATION PLAN
(also known as DCP/457)

- All employees are eligible to participate
- Defined contribution plan funded by elective deferrals (employee paycheck savings)
- Operated by the Virginia Retirement System and its record keeper MissionSquare Retirement
- Eligible faculty, University & Academic Professionals, and classified employees may receive cash matches in the Virginia Cash Match Plan (described below) unless they are receiving cash matches in the VCU Cash Match Plan based on VCU 403(b)/TDA savings.

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</table>
| COMMONWEALTH OF VIRGINIA 457 DEFERRED COMPENSATION PLAN  
(also known as DCP/457) | Yes                         | Yes                              | Yes                          | Only for unforeseen emergencies | No             | Yes, at IRS Required Minimum Distribution age or from segregated rollovers or De Minimis balances. | No                              | None                     | 457(b)                      |

Rev. 08/23. This publication provides an overview of benefit provisions and is deemed to be accurate at the time of publication. In the event of any discrepancy between this publication and the actual plan documents, policies, and/or provisions in force, the actual plan documents, policies, and/or provisions in force shall prevail. Virginia Commonwealth University and the Commonwealth of Virginia reserve the right to change benefit program provisions at any time.
**VIRGINIA COMMONWEALTH UNIVERSITY CASH MATCH PLAN 401(a)**

- Eligible faculty, University & Academic Professionals, and classified employees may receive cash matches from VCU based on elective deferrals (paycheck savings) of at least $10 per pay period to the VCU 403(b) TDA plan above.
- Employees whose core retirement plan is the Virginia Retirement System Hybrid Plan must exhaust all voluntary contributions and matching in that plan before they can be eligible to receive VCU Cash Match plan contributions.
- VCU Cash Match Plan contributions from VCU are directed to a separate account with the eligible employee’s VCU 403(b) TDA account provider (Fidelity Investments or TIAA).

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</tr>
</thead>
<tbody>
<tr>
<td>VIRGINIA CASH MATCH PLAN 401(a)</td>
<td>No</td>
<td>No</td>
<td>Only from other Commonwealth of Virginia Cash Match Plans</td>
<td>No</td>
<td>No</td>
<td>No, except upon reaching Required Minimum Distribution age</td>
<td>No</td>
<td>50% of employee’s VCU 403(b) TDA elective deferral amount, or $20 per paycheck, whichever is less</td>
<td>Not applicable. No employee deferrals permitted.</td>
</tr>
</tbody>
</table>

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