Wabash College Retirement Plan

**Universal Availability Notice**

Wabash College, the “Employer,” provides you with the opportunity to save for your retirement by sponsoring the Wabash College Retirement Plan the “Plan.” Your employer would like you to know more about your opportunity to participate and contribute to the Plan. Whether you want to enroll in the Plan or are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by logging in to the TIAA website at www.tiaa.org/wabash Then choosing the Actions tab. You are able then to update your profile, manage your contributions, research investment options, change investments, etc.

**Eligibility**

All eligible employees of the Employer who receive compensation reportable on an IRS Form W-2 are eligible to participate in the Plan except for the following exclusions:

Student Employees

Leased Employees

Fulbright Visiting scholar program or other similar visiting scholar programs

If you are not yet enrolled in the Plan, please take a moment to review the Plan materials before enrolling. Once you are enrolled, you can review and change the amount of your contributions and your investment allocations, consistent with the terms of the Plan. The exact date your investment allocations will take effect may vary depending upon the terms of the Plan and the applicable investment arrangements.

Also, please be aware that the law limits the amount you may defer under this and other plans in any tax year. For 2022, the limit under all plans of this type is generally $20,500, although larger limits may apply if you are age 50 or over. Each participant only gets one limit for contributions to all 403(b) and 401(k) plans. So, if you are also a participant in a 403(b) or a 401(k) plan of either the Employer or another employer, your combined contributions to that plan and to the Plan in 2022 are generally limited to $20,500. If you do participate in more than one retirement plan, you are responsible for tracking and reporting the amount of all of your contributions to the plans so that the total amount of all your contributions to all plans in which you participate does not exceed the limit. Note also that the sum of all of your deferrals, and any contributions made by the Employer (if applicable), to all retirement plans that you participate in are generally limited to the lesser of $61,000 or 100% of your compensation in 2022.

For further details, or if you have questions, please contact the Director of Human Resources at metzc@wabash.edu or 765-361-6418.