




The 403(b) and the 457 SMART Plan Enrollment Instructions

University of Massachusetts 403(b) Plan

There are three approved providers under the University's 403(b) Plan: AIG Retirement (formerly AIG VALIC); Fidelity; and TIAA CREF. To open a new 403(b) account in the University's 403(b) plan, there are two primary enrollment options available to you: (1) enroll online; or (2) complete the provider's paper enrollment form.

Enrollment Option 1: Online Enrollment


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| <p>Step One</p> | <p>Select from one of the University's three approved providers. Use the below referenced provider websites, customized for the University's 403(b) plan, to open a new account online.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  www.aigretirement.com/umass Access Code: 23300 </div> <div style="text-align: center;">  www.mysavingsatwork.com/umass Plan ID 50266 </div> <div style="text-align: center;">  www.tiaa-cref.org/mass403b Access Code UMASS403b </div> </div> |
| <p>Step Two</p> | <p>Determine the amount you want deducted from each paycheck and complete the University of Massachusetts 403(b) Plan Salary Reduction Agreement Form. The form can be found at: http://media.umassp.edu/massedu/treasurer/Revised%20SRA_UMASS.pdf.</p> |
| <p>Step Three</p> | <p>Mail or Fax the completed University Salary Reduction Agreement Form to:</p> <p style="text-align: center;">University of Massachusetts Treasurer's Office Attention: 403(b) Plan Administrator 333 South Street, Suite 450 Shrewsbury, MA 01545-4176 FAX 508-856-4701</p> |

Enrollment Option 2: Paper Enrollment Kit

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| <p>Step One</p> | <p>Select from one of the three University approved providers and complete, and sign, the applicable provider enrollment form. Enrollment kits for the three approved providers are available at your campus Human Resource Office or by contacting the University Treasurer's Office.</p> |
| <p>Step Two</p> | <p>Determine the amount you want deducted from each paycheck and complete the University of Massachusetts 403(b) Plan Salary Reduction Agreement Form. The form can be found at: http://media.umassp.edu/massedu/treasurer/Revised%20SRA_UMASS.pdf.</p> |
| <p>Step Three</p> | <p>Return both the completed, and signed, provider enrollment form and the University Salary Reduction Agreement Form via mail to:</p> <p style="text-align: center;">University of Massachusetts Treasurer's Office Attention: 403(b) Plan Administrator 333 South Street, Suite 450 Shrewsbury, MA 01545-4176</p> |

Commonwealth of Massachusetts 457 Deferred Compensation SMART PLAN

Enrollment Process

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|  | <p>Contact your local representative to set up a meeting convenient for you. To locate your local representative, call the SMART Plan Customer Service Center at 1-877-457-1900 (Option 2), or visit www.mass-smart.com.</p> |
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For more information about either the University's 403(b) Plan or the Commonwealth's SMART Plan please contact Paula Masse at (508) 856-1231/pmasse@umassp.edu or Vicki Saunders at (508) 856-4711/vsanders@umassp.edu in the University Treasurer's Office or visit <http://www.massachusetts.edu/treasurer/index.html>.