

Brigham Young University reserves the right to change, modify, or deviate from current benefits at any time without prior notice.

Retirement Benefits Based on Hire Date

Before April 1, 2010	April 1, 2010— December 31,2020	After January 1, 2021			
<p>MRP</p> <p>1.5%</p> <p>Early Retirement Age 55</p>	<p>Deseret 401(k)</p> <p>5% Contribution 4% Match</p>	<p>MRP</p> <p>.75%</p> <p>Early Retirement Age 60</p>	<p>Deseret 401(k) & EDRC**</p> <p>5% Contribution 4% Match EDRC: Additional 3.5% regardless of match</p>	<p>MRP</p> <p>No Master Retirement Plan</p>	<p>Deseret 401(k) & EDRC**</p> <p>5% Contribution 4% Match EDRC: Additional 8% regardless of match</p>
<p>Post Retirement Medical</p> <p>Minimum 10 yrs eligible service & 12 months prior coverage</p> <p>Age 55 - 65 Employer Premium Contribution</p> <p>Age 65+ Employer Premium Contribution</p>	<p>Retiree Life Insurance*</p> <p>RGTL \$12,000 Employer Paid</p> <p>RSGTL Guaranteed \$5,000 (if in SGTL prior to retirement)</p> <p>Underwritten \$10,000, \$15,000, \$25,000</p>	<p>Post Retirement Medical</p> <p>Minimum of 10 yrs of eligible service and 12 months prior coverage</p> <p>Age 60 - 65 Employer Premium Contribution</p> <p>Age 65+ NO Employer Premium Contribution</p>	<p>Retiree Life Insurance*</p> <p>RGTL \$0.00</p> <p>RSGTL guaranteed \$10,000 (if in GTL prior to retirement) or \$15,000 (if in GTL and SGTL prior to retirement)</p> <p>Underwritten \$25,000 \$35,000</p>	<p>Post Retirement Medical</p> <p>Minimum 10 yrs eligible service & 12 months prior coverage</p> <p>Age 60-65 Employer Premium Contribution</p> <p>Age 65+ NO Employer Premium Contribution</p>	<p>Retiree Life Insurance*</p> <p>RGTL \$0.00</p> <p>RSGTL guaranteed \$10,000 (if in GTL prior to retirement) or \$15,000 (if in GTL and SGTL prior to retirement)</p> <p>Underwritten \$25,000, \$35,000</p>

*Retirees must meet Post Medical requirements to be eligible for RSGTL.

**Employer Discretionary Retirement Contribution, formerly called Retirement Plus Plan, added July 2015