

**BRIGHAM YOUNG UNIVERISTY  
TIAA TAX-DEFERRED ANNUITY PLAN**

**2021 Universal Availability Notice**

**Employer and Plan Sponsor:** Brigham Young University (BYU)

**Office to contact for Plan information:** Benefits Services; D-240 ASB, Provo, Utah 84602; (801) 422-4716; [benefits@byu.edu](mailto:benefits@byu.edu)

**I. Introduction**

The Brigham Young University TIAA-CREF Tax-Deferred Annuity Plan (“Plan”) is a defined contribution plan designed to meet the requirements of IRS Code § 403(b). The Plan was established to provide retirement benefits and savings opportunities to eligible Employees and to provide benefits to their Beneficiaries in the event of their death. BYU would like you to know more about how you can participate in the Plan.

**II. Eligibility**

All employees are eligible to participate in the Plan except for: Employees who are non-resident aliens described in Section 410(b)(3)(C) and Employees who are students performing services described in Section 3121(b)(10).

**III. Participation**

Please take a moment to review the plan information on our website before enrolling, <https://hrs.byu.edu/additional-retirement-plans-tiaa>. Eligible Employees can participate in the Plan by completing an enrollment form, <https://www.tiaa.org/public/tcm/byu>, and a salary reduction agreement form to defer a portion of their compensation into the Plan and choosing investment options from among those available under the Plan. Participants can defer the maximum amount permitted under the IRS Code. You may change the amount you contribute to this Plan at any time. The change will become effective as soon as it is administratively practicable to process the change request.

**IV. More Information**

Contact Benefit Services for a salary reduction agreement, a copy of the Summary Plan Description, IRS deferral limits, or the list of investment options available under the Plan.