VOLUNTARY RETIREMENT SAVINGS PLANS (optional)

403(b) Plans
You may also defer some of your own income to a 403(b) plan, up to IRS limit of $15,500 if you are under 50 years old or $20,500 if you are 50 years old or over for calendar year 2007. The 403(b) companies are Fidelity, TIAA-CREF and AIG VALIC.

457(b) Plan
If you meet eligibility requirements, you may also defer some of your own income to a 457(b) up to the IRS limit of $15,500 if you are under 50 years old or $20,500 if you are 50 years old or over for calendar year 2007. The 457(b) provider is ING.

Retirement Savings Plan information is available in the Benefits Department or by contacting the UMMS Retirement Plan Specialist at 508-856-1897.