

Retirement Savings

Emory's Matching Contribution

Emory will match employee contributions as follows:

- Your first 1% of regular salary contributed — Emory matches with a 1.5% contribution
- Your second 1% of regular salary contributed — Emory matches with a 1.5% contribution

For your 2% contribution, Emory matches a total of 3%.

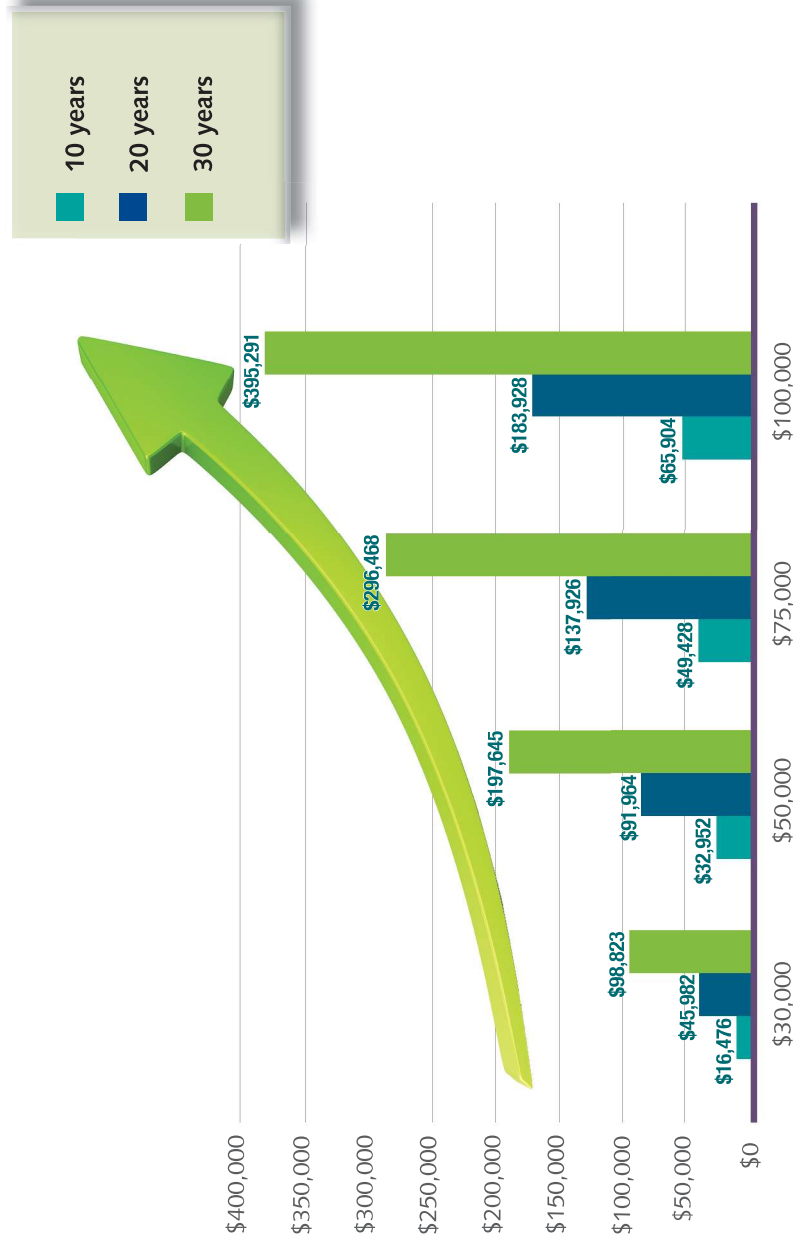
Example:

Here is an example of the total 403(b) contributions received for an employee who contributes 2%.

Employee Basic Contribution = 2%
 Employer Matching Contribution = 3%
 Employer Basic Contribution = 6%
Total 403(b) Contribution = 11%

How your Contributions Could Grow

Taking advantage of matching contributions can make a big difference! The chart below shows examples of different salary levels contributing 2% and matched by Emory's 3%. The example does not include Emory's basic contribution of 6% which would make the totals even higher.



This hypothetical example assumes a \$30,000, \$50,000, \$75,000 and \$100,000 annual salary, respectively; a \$0 initial retirement savings plan account balance; and a 6% annual rate of return compounded biweekly. Your own account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.