Northeastern University
Supplemental Retirement Plan
Eligibility Notice

Northeastern University ("Northeastern") provides you with the opportunity to save for your retirement through the Northeastern University Supplemental Retirement Plan ("Supplemental Retirement Plan"). This retirement plan allows you to make pre-tax contributions for retirement savings. The Supplemental Retirement Plan is also available to faculty and staff who are not eligible for the Basic Retirement Plan.

Am I Eligible to Participate?

All Northeastern University Employees (with the exception of students enrolled in and regularly attending classes at Northeastern University) are eligible to contribute to the Plan.

How Can I Begin Contributing?

1. Complete a Salary Reduction Agreement Form, and
2. The appropriate Account Application(s).

All forms, applications and fund information are available on the HRM Website at http://www.northeastern.edu/hrm/resources/benefits/index.html. Please note that enrollment in the plan is not automatic, you must actually enroll in the Plan. Enrollment will become effective the pay period following receipt of enrollment materials. If you wish to make changes to your contribution amount and/or investment allocation rate throughout the year, you must complete a new Salary Reduction Agreement and return it to HRM.

How Much Can I Contribute?

The Internal Revenue Service limits the amount you can contribute to the Plan and it is subject to change annually. For 2014, the calendar year limit under the Plan is $17,500. If you are age 50 or older in 2014, you may contribute an additional $5,500.

What Investment Options Can I Invest In?

Northeastern offers a range of investment choices through TIAA-CREF and Fidelity Investments. Individual counseling appointments, with TIAA-CREF and Fidelity Investments representatives, are offered at least once monthly on a space available basis. These appointments are an excellent opportunity to examine your total financial picture, discuss your retirement plan savings and contribution strategy, your investment strategy and your retirement savings goals.

To schedule a personal meeting please call: TIAA-CREF, 1-617-441-1320 (TTY/TDD 1-800-842-2755), Fidelity Investments, 1-800-642-7131 (TTY/TDD 1-800-259-9743).

If you have any questions please contact Stacy Saravo, Senior Benefits Administrator, 617.373.5378.