



Savings and Investment Plans Enrollment Line Worksheet

Tax-Deferred 403(b) Plan and Defined Contribution Plan

Enrolling in or making changes to your accounts in the Tax-Deferred 403(b) Plan and the Defined Contribution Plan just got easier. Instead of submitting a form, you can enroll over the telephone. Complete this worksheet and then call the toll-free bencom.fone Enrollment Line: 1-800-888-8267.



If you have Internet access, it's even easier to enroll. You can enroll online at: www.ucop.edu/bencom (Look for the penny icon). You don't even need to complete this worksheet! All the information you need is right there.

Whether you enroll online or over the phone, you can take any of the following actions:

Tax-Deferred 403(b) Plan—

- start, stop, or change contributions
- change your investment fund(s) for future contributions

Defined Contribution Plan Pretax Account—

- change your investment fund for future contributions

Defined Contribution Plan After-Tax Account—

- start, stop, or change contributions
- change your investment fund(s) for future contributions

Before you call

Before you begin, you should read about your contribution and investment options. Numerous UC publications are available that provide this information. Suggested reading includes:

- *Tax-Deferred 403(b) Plan Summary Plan Description*
- *Defined Contribution Plan Summary Plan Description*
- *Investing for Tomorrow's Retirement...Today!*
- *Retirement Investment Funds—University of California Office of the Treasurer*

These publications are available from the person in your department, laboratory, or medical center who is responsible for benefits. They are also available on UCbencom, UC's benefits website: www.ucop.edu/bencom

When you visit the UCbencom website, be sure to try "Forecast Your Fortune," an interactive modeling tool that enables you to estimate personal tax savings and potential account growth through 403(b) Plan participation.

Contributing to Fidelity and/or Calvert. Participants who want to invest in Fidelity Investments mutual funds or the Calvert Social Investment Fund must use a paper form to enroll, unless they already have an existing Fidelity or Calvert account for the UC plans. For an application, please call:

Fidelity: 1-800-343-0860

Calvert: 1-800-368-2745

When you're ready to call

1. Complete this short worksheet.
2. Call 1-800-888-8267, and press 1 for bencom.fone.
3. From the Entry Menu, press 2 for the Enrollment Line.
4. When prompted, enter your Social Security number and your Benefits PIN. (If you were assigned a PIN but have lost or forgotten it, contact your local Benefits Office.)
5. Make your contribution choices.
6. Confirm your choices when you have finished. The Enrollment Line will give you a confirmation number. Write this confirmation number down for future reference.

Do not hang up until you hear the confirmation number. Your choices will be recorded only after you confirm them and receive the confirmation number.

An official confirmation statement reflecting your transactions will be mailed to your home address (as recorded in Payroll).

Payroll Deadlines. Effective dates for all transactions are subject to local Payroll Office deadlines. Your transactions may take up to three working days to be processed by Payroll. Recent transactions will be identified as “pending” until UC Human Resources and Benefits receives notification from Payroll that your record has been updated.

Transferring Fund Balances. Fund balances do not automatically transfer when you choose a new investment fund for future contributions. To transfer your balances, you must submit a paper form or speak with a Customer Service representative on the UC Fund TransferLine. The Fund TransferLine is a

service reserved exclusively for transfers among the UC-managed funds.

Fund TransferLine (UC-managed funds only):

- 1-800-933-0306

Forms:

- For 403(b) and DC Plan transfers among the UC-managed funds—use form *U5637T*
- For 403(b) Plan transfers between the UC-managed funds and Fidelity—use form *U5640T*
- For 403(b) Plan transfers between the UC-managed funds and Calvert—use form *U5639T*
- For DC Plan transfers between the UC-managed funds and Fidelity—use form *U5641T*

Tax-Deferred 403(b) Plan

You can start, stop, or change your 403(b) Plan contributions as often as you like. Your contribution can be invested in any or all of the UC-managed funds, as well as Fidelity and Calvert mutual funds. You can contribute any amount up to your Maximum Annual Contribution amount. The Enrollment Line will tell you your Maximum Annual Contribution and your current plan elections.

- Enter contributions in flat-dollar amounts or as a percentage of salary.
- Enter a flat-dollar amount to have a deduction taken on a monthly basis. (Biweekly employees at the National Laboratories only: enter a biweekly amount.)
- Enter a percentage to have a deduction taken from all payroll-issued checks. (If you use the percentage method, your contributions will change automatically as your taxable income changes.)
- Enter whole dollar amounts (no cents) or full percentages (e.g. 3, 5, 10).
- Enter “0” (zero) to cancel a contribution.

Investment Fund Options

	Flat \$ Amount	Percentage
1. Savings	\$ _____	_____ %
2. Insurance Company Contract (ICC)	\$ _____	_____ %
3. Money Market	\$ _____	_____ %
4. Equity	\$ _____	_____ %
5. Bond	\$ _____	_____ %
6. Multi-Asset	\$ _____	_____ %
7. Fidelity Investments	\$ _____	_____ %
8. Calvert Social Investment Fund	\$ _____	_____ %
Totals	\$ _____	_____ %

Defined Contribution Plan Pretax Account

Your mandatory contributions are invested automatically in the UC-managed Savings Fund, unless you choose a different fund. You can invest your future contributions in one fund only. You cannot change or cancel the amount of your Pretax Account contribution.

- Select one fund.

Investment Fund Options

1. Savings
2. Insurance Company Contract (ICC)
3. Money Market
4. Equity
5. Bond
6. Multi-Asset
7. Fidelity Investments

Defined Contribution Plan After-Tax Account

You can start, stop, or change your After-Tax Account contributions as often as you like. After-Tax Account contributions must be made in flat-dollar amounts only. Contributions can be invested in any or all of the UC-managed funds, as well as the Fidelity Investments mutual funds. You can contribute any amount up to the annual limit imposed by the Internal Revenue Code. A worksheet is available from your local Benefits Office.

- Enter a monthly deduction amount. (Biweekly employees at the National Laboratories only: enter a biweekly amount.)
- Enter whole dollar amounts (no cents).
- Enter a "0" (zero) to cancel a contribution.

Investment Fund Options

Flat \$ Amount

- | | |
|-------------------------------------|----------|
| 1. Savings | \$ _____ |
| 2. Insurance Company Contract (ICC) | \$ _____ |
| 3. Money Market | \$ _____ |
| 4. Equity | \$ _____ |
| 5. Bond | \$ _____ |
| 6. Multi-Asset | \$ _____ |
| 7. Fidelity Investments | \$ _____ |
| Totals | \$ _____ |

Review and Confirm

- Listen carefully to the review of your elections before you confirm.
- Write the confirmation number in the space provided below.

Confirmation Number _____

By authority of The Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request to University of California Human Resources and Benefits (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, annuitants, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums and employer contributions at any time. Health and welfare benefits are subject to legislative appropriation and are not accrued or vested benefit entitlements. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer.

Inquiries regarding the University's affirmative action and equal opportunity policies may be directed to Trevor Chandler—Academic Affairs at 510-987-9499 (for academic employee-related matters) or to Mattie L. Williams—Business and Finance at 510-987-0865 (for staff employee-related matters).

Website address: www.ucop.edu/bencom



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