

Take Advantage of Your RETIREMENT BENEFITS



TEXAS CHILDREN'S PENSION PLAN

403(b) SAVINGS PLAN

HOW DO I ENROLL?

You are **automatically enrolled*** and we pay 100% cost of this plan.

*Once you reach 21 years of age and have worked 1,000 hours or more during the 12 consecutive months after your initial date of hire.

You **must enroll** through Fidelity and **choose** the amount you contribute.

You can also contribute, pre-tax or Roth after-tax through the 403(b) savings plan. Your contributions to a Roth 403(b) and traditional pre-tax 403(b) cannot exceed the IRS limit.

HOW DOES TEXAS CHILDREN'S CONTRIBUTE?

We deposit yearly pay credits – **3% to 5%** of your annual base salary. We also credit your account with at least **3.8%** interest each year.

We match up to **50% of the first 6%** of your paycheck contribution.

WHEN DO I VEST?

To be 100% vested, you must reach **3 fiscal years** of service. In order to receive your pension plan distribution, you **must meet one** of the following conditions:

- Retirement at age 65 or older
- Early retirement at age 55 with at least 10 years of vesting service
- If your balance is equal to or less than \$15,000 when you leave Texas Children's

You are 20% vested in Texas Children's contributions every year and will be 100% vested after **5 fiscal years**.

You are always 100% vested in your own contributions and rollovers.

QUESTIONS?

To access your balance, log into the [LifeWorks website](#) or call **800-752-8230** to speak with a LifeWorks representative.

To access your balance, log into the [Fidelity website](#) or call **800-343-0860** to speak with a Fidelity representative.