

Yale University Retirement Account Plan (YURAP)

Important Information

FOR MANAGERIAL & PROFESSIONAL STAFF NOT PARTICIPATING

May 2009

Introduction to Changes

If I Enroll in YURAP, What Happens?

Important Information You Need to Know

Additional Plan Features

Glossary of Terms

Appendix

Yale



Vanguard®



FINANCIAL SERVICES
FOR THE GREATER GOOD®

Dear Managerial & Professional Staff,

We understand that you have chosen not to enroll in the Yale University Retirement Annuity Plan (YURAP), however we wanted you to be aware of upcoming changes to YURAP.

As Yale continues to be a world-class institution, we aim to affirm our commitment to Yale's social contract by offering our employees an exceptional, easy-to-understand retirement plan. We are pleased to announce that on July 1, 2009, the University will replace the existing Yale University Retirement Annuity Plan with a streamlined, simplified plan.

This plan will continue to be competitive and offer our staff an opportunity to save for retirement while offering a generous University Match. The next several pages will assist you in understanding the new plan design and feature changes.

To learn more, we recommend you read this document and attend one of the information sessions listed on page 10.

Michael A. Peel
Vice President, Human Resources & Administration

This booklet is not intended as a substitute for the Plan document. If there is any ambiguity or inconsistency between the terms of the Plan document and this booklet, the terms of the Plan document will control and are final. This booklet is not intended to be a contract or a guarantee of any benefits. For a copy of the controlling Plan documents, please visit www.yale.edu/benefits.

Remember, a switch to YURAP is an irrevocable decision.

Introduction to Changes

Q1: Why is Yale making this change?

The Internal Revenue Service issued final 403(b) plan regulations that will require Yale to make changes to its retirement plan by July 1, 2009. YURAP has been redesigned to ensure compliance with these new IRS rules and also to reflect the University's world-class stature and to provide competitive benefits for faculty and staff.

Q2: What are the changes?

Today's YURAP

In today's YURAP, Yale provides a match equal to 7.5% of your base salary while you contribute an amount equal to 2.5% of your base salary. Once you earn \$54,200 in a fiscal year, Yale's contribution increases to 12.5% while your contribution increases to 5%.*

*These percentages are based on the over age 35 participant.

New YURAP

The University will now provide a University Core contribution in addition to a University Match.

- For the first \$106,800* of base salary you earn in a fiscal year (from July 1 through June 30), the University Core will consist of a plan contribution equal to 5% of your earnings plus a dollar-for-dollar match for up to the first 5% you contribute to the Plan.
- Once you earn over \$106,800 in a fiscal year, the University Core contribution will increase to 7.5% of your earnings while you continue to receive a dollar-for-dollar match on your contributions up to 5%.
- There will now be an all-in-one 403(b) plan that consists of the University Core, Employee Contributions, and University Match. The Supplemental Retirement Account (SRA) will no longer be active.

*\$106,800 is the Social Security Wage Base (SSWB). This dollar amount automatically changes each year to keep the Plan up to date with increases in price and wage levels.

The chart below illustrates the plan design mentioned above (Please note: all amounts are annual). This assumes that an employee elects to participate in YURAP while freezing participation in the Yale University Retirement Plan for Staff Employees (YRPSE).

Sample Salary	Current YRPSE Participation*		YURAP participation w/Core only**		YURAP participation w/Core & Match***	
	Your contribution	University contribution *	Your contribution	University contribution	Your contribution	University contribution
\$50,000	0	Variable	0	\$2,500	\$2,500	\$5,000
\$75,000	0	Variable	0	\$3,750	\$3,750	\$7,500
\$110,000	0	Variable	0	\$5,580	\$5,500	\$11,080
\$175,000	0	Variable	0	\$10,455	\$8,750	\$19,205

*Based on an employee's highest salary in last five years & benefit credit.

**Based on 5% below SSWB and 7.5% above SSWB.

***Based on employee contribution of 5%.

Q3: Who is affected by these changes and do I need to take action?

The new plan design will impact YURAP participants. **No action is required on your part**, unless you choose to make an irrevocable choice to enroll in YURAP.

Q4: When does the change occur and what else do I need to know?

This new design goes into effect July 1, 2009. The following items are important to note if you decide to participate in YURAP:

- The University will automatically contribute a Core Contribution of 5% of your annual salary to the Plan.
- You will automatically be enrolled at a 5% savings rate,* plus any supplemental savings. This will maximize your University Match. (Example: You contribute 5% and the University matches 5%.)
- The University Core, your contribution, and the University Match will be sent to the vendor of your choice (TIAA-CREF or Vanguard).
- You will have the option to allocate the University Core to either TIAA-CREF or Vanguard.
- Your contribution and the University Match must remain together and cannot be split between vendors.

*This rate was previously 2.5%.

Q5: What if I choose to remain in the Staff Pension Plan but am contributing to a Supplemental Retirement Account (SRA)? What happens to those contributions?

You may continue to contribute your own money via payroll deduction to the vendor of your choice, currently TIAA-CREF or Vanguard. The amount you are currently contributing will not be affected; however, you should note that the plan name has changed to the Yale University Tax-deferred 403(b) Savings Plan.

If I Enroll in YURAP, What Happens?

Q6: If I choose to enroll in YURAP, how will my paycheck change?

Unless you provide instructions to the contrary, the University will automatically deduct 5% of your earnings as a pre-tax deduction from your paycheck. You may choose to lower this amount.

Q7: What happens to my Yale University Retirement Plan for Staff Employees (YRPSE)?

Once you enroll in YURAP, the benefit years you have accrued prior to enrollment in YURAP will freeze and be used later on to calculate your benefit upon retirement from the University. Please go to www.yale.edu/benefits for full details regarding YRPSE.

Q8: How much do I need to contribute to get the maximum University match?

In order to maximize the University's match, you will need to save at a rate of 5% of base pay.

Q9: How will my account be invested?

Your employee contributions as well as the University Core and Match, will be invested in TIAA-CREF Lifecycle funds if you do not make an active election at the time of enrollment; otherwise, all monies will be invested as per your instructions. You can change your investment direction at any time by contacting TIAA-CREF or Vanguard.

Q10: Can I change my contributions whenever I want?

You can always change the amount of your contribution to YURAP.

Q11: Can I reduce my contribution to zero dollars and still get the University Core?

Yes. The University Core is automatic regardless of whether you want to contribute to YURAP. If you do not contribute to YURAP, you will not receive the 100% University Match.

- Q12: Once enrolled, how do I change my future contributions to Vanguard or TIAA-CREF, if Yale has automatically set my contribution to one or the other?**
You must notify the Benefits Office to assist you in completing the correct applications to redirect future contributions. Unless you already have accounts set up with both vendors, you will need to establish an account and complete an internal Benefits form.
- Q13: Do I need to move the account balance I have with TIAA-CREF or Vanguard if I also have a supplemental retirement account with the other?**
No. You do not need to move your account balance; however no new contributions will be directed to your current non-YURAP account. Once enrolled, you will have one 403(b) plan which will incorporate all of your employee contributions, University Core and Match.
- Q14: What steps do I take if I want to transfer the account balance so all contributions are with one vendor?**
If you wish to transfer your account balance into YURAP, you may do so by contacting the vendors directly to initiate an Asset transfer.
- Q15: Can I have the University Core contributions invested separately from my YURAP account?**
Yes. Your savings and the University Core and Match will automatically be sent to the primary YURAP vendor; however you have the option to have the University Core invested separately from YURAP to either TIAA-CREF or Vanguard. You must remember that your contributions and the University Match must remain bundled together with one vendor; these monies cannot be split.
- Q16: What happens to contributions currently made to my Supplemental Retirement Account (SRA)?**
Once enrolled in YURAP, your SRA contributions will be sent to the primary YURAP vendor (TIAA-CREF or Vanguard). There will no longer be a separate account for supplemental savings. All of your employee contributions (matched and unmatched) will be together in one account. Pre-July 1, 2009 contributions will remain with the current vendor. You have the option to transfer those assets by contacting TIAA-CREF or Vanguard directly.
- Q17: If I enroll in YURAP, what's the deadline for changing my investment direction for my existing SRA contributions and the new University Core since they will now be part of one account?**
If you want your future supplemental savings and University Core to be invested in different funds than what you have for YURAP, you will need to contact TIAA-CREF or Vanguard by **July 24, 2009** in order to have your July 31 contributions invested in these new funds. Otherwise, you can change your investment direction at any time prior to your contributions posting to your account.
- Q18: Once enrolled, can I opt out of the automatic savings feature of this plan?**
Yes, you can opt out at anytime. You would have to opt out by the 10th of a given month in order to have the change be effective with the next paycheck following the request. To do so, you can complete the attached YURAP Election/Change Form.
- Q19: Do I have the ability to take a loan while enrolled in YURAP?**
Yes. Loans are presently available from TIAA-CREF.

Important Information You Need to Know

Q20: If I choose to enroll in YURAP, can I switch back to the Staff Pension Plan at a later time?

No. Once you have elected to participate in YURAP, you will not be permitted to switch back to the YRPSE Plan. Once you elect to participate in YURAP, you are no longer accruing benefit years in the YRPSE. If you switch to a clerical & technical or service & maintenance position at a later time, your benefit years will continue to accrue as if you had not elected YURAP.

Q21: When will my Plan account be vested?

You will be fully vested automatically in all contributions you and the University have made to your account.

Q22: If I enroll and the University starts my savings rate at 5%, what happens to my supplemental savings rate? Will that stay as is or stop entirely?

Your supplemental savings rate will not be affected. For example, if you are contributing 4% to an SRA, once you enroll and the University starts your savings rate at 5% you would be saving at a rate of 9%.

Q23: Where can I obtain more information regarding the changes?

A comprehensive description of the new plan design and provisional changes can be viewed online at www.yale.edu/yurap.

Additional Plan Features

Q24: What are the other design features affected by this retirement plan redesign?

The following features become effective on July 1, 2009:

- **Loans**
 - » TIAA-CREF participants will be eligible to take a loan on employee contributions only. There is not a loan feature available for Vanguard at this time.
 - » The number of loans is limited to two general purpose loans and one hardship loan.
- **Full distribution rights at termination and retirement**
 - » The University will allow you to take your retirement account balance with you upon termination or retirement.
- **In-service distributions at age 59½**
 - » During active employment at age 59½, you will be able to take a distribution from the Plan. This is limited to employee contributions only.
- **Ability to direct University Core and Match to different vendors (TIAA-CREF or Vanguard)**
 - » You may select different vendors for the University Core and Match. There is a requirement that employee contributions and University Match remain bundled with one vendor.
- **Automatic escalation of savings rate of 1% per year to a maximum of 10% each July unless you provide direction to the contrary**
 - » Each July, the University will increase your Employee contribution by 1% to a maximum of 10%. If you are contributing between 0-4%, the University will reset your contribution to 5% with the option to reduce or waive. This begins July 1, 2010.
- **Supplemental Retirement Account (SRA) is replaced by an all-in-one 403(b) plan**
 - » If you were contributing to an SRA in addition to YURAP, your SRA contributions will continue and now be included as part of your YURAP account.

Glossary of Terms

Base Pay: Your eligible earnings based on the definition of compensation as defined by the Plan.

Employee Contribution: This represents a salary reduction taken from your paycheck on a pre-tax basis and is used as the basis for the University Match.

Fully Vested: Indicates full ownership of the contributions that Yale University and you have made to the plan, including your own voluntary contributions, University Core and Match contributions, plus any earnings attributable to all Yale and your own contributions.

Investment Direction: Specifically the percentages of your investment principal allocated to each investment category you are using – what is appropriate for you at any given time depends on many factors, such as the goals you're investing to achieve, how much time you have to invest, your tolerance for risk, the direction of interest rates, and the market outlook.

Primary Vendor: The vendor (TIAA-CREF or Vanguard) an employee has chosen when enrolling in YURAP.

Supplemental Retirement Account (SRA): Supplemental Retirement Account, an account used for unmatched employee contributions. Beginning July 1, 2009, all contributions will be combined into a single YURAP account.

TIAA-CREF Lifecycle Funds: These funds provide a ready-made diversified portfolio using TIAA-CREF mutual funds as underlying investments that include both equities and non-equities. TIAA-CREF Lifecycle Funds provide you with diversification and ongoing professional management – without the need to make complicated investment, portfolio allocation, and adjusting decisions. Each TIAA-CREF Lifecycle fund starts with an investment mix generally considered appropriate for investors at different stages of their retirement planning, with the objective of achieving the highest possible returns while minimizing potential risks (this objective may not be met). Funds with longer time horizons start out aggressively; those with shorter time horizons begin more conservatively. The funds are actively managed and adjusted regularly to maintain an appropriate mix for the remaining time horizon. Each fund's retirement mix will gradually become more conservative until it is approximately 50% equities and 50% non-equities. If the default investment fund changes at any time in the future, you will be notified.

University Core: A contribution of either 5% or 7.5% that is made on your behalf to the Plan.

University Match: A University-paid contribution that provides a dollar-for-dollar match on up to 5% of pay you contribute to the Plan.

Vanguard Target Retirement Funds: Target Retirement Funds: Target date funds are broadly diversified funds that gradually and automatically shift from aggressive investments (stocks) to more conservative investments (bonds and short-term reserves) as you get closer to retirement. The investment mix in each fund is targeted to the fund's aligned retirement date. The investment mix adjusts as that year approaches.

Because each target date fund is a complete investment package, a single fund can serve as your entire plan portfolio. Keep in mind that although target date funds can simplify investment selection, all mutual fund investing is subject to risk. In addition, there is risk associated with their underlying funds. Investments in bond funds are subject to interest rate, credit, and inflation risk. Diversification does not ensure a profit or protect against a loss in a declining market.

YURAP: Yale University Retirement Account Plan, a defined contribution 403(b) plan.

Appendix

When you review your paystub and monthly statement from either Vanguard or TIAA-CREF, please be aware that some of the naming conventions have changed. The following information will help you to recognize these changes:


Your Paystub:

Period Ending: 07/31/2009		Yale University Employee's Statement Of Earnings And Deductions		Check Date: 07/31/2009																																												
Employee Identification No: University Personal Identifier (UPI): Home Address: Campus Address:			Taxes Federal: Single, 0 Exemptions State(CT) "A" - Married or Civil Union, Combined Income <= 100,500 FICA Social Security Limit 106,800.00 YTD 9,977.76 FICA Medicare 2009 Limit <none> YTD 9,977.76																																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Supplemental Retirement Account (1/1-6/30)</th> </tr> <tr> <th></th> <th style="text-align: center;">(1/1-6/30)</th> </tr> <tr> <th></th> <th style="text-align: center;">YTD</th> </tr> </thead> <tbody> <tr> <td>Employee Contribution</td> <td style="text-align: right;">75.00</td> </tr> <tr> <td>Yale Match</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">75.00</td> </tr> </tbody> </table>			Supplemental Retirement Account (1/1-6/30)			(1/1-6/30)		YTD	Employee Contribution	75.00	Yale Match	0.00	Total	75.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Curr Period Cash Gross</th> <th style="text-align: center;">Year To Date Cash Gross</th> <th style="text-align: center;">Curr Period Taxable</th> <th style="text-align: center;">Year To Date Taxable</th> </tr> </thead> <tbody> <tr> <td>Regular Salary</td> <td style="text-align: right;">5,116.66</td> <td style="text-align: right;">10,233.32</td> <td style="text-align: right;">5,116.66</td> <td style="text-align: right;">10,233.32</td> </tr> <tr> <td>** TOTAL</td> <td style="text-align: right;">5,116.66</td> <td style="text-align: right;">10,233.32</td> <td style="text-align: right;">5,116.66</td> <td style="text-align: right;">10,233.32</td> </tr> </tbody> </table>				Curr Period Cash Gross	Year To Date Cash Gross	Curr Period Taxable	Year To Date Taxable	Regular Salary	5,116.66	10,233.32	5,116.66	10,233.32	** TOTAL	5,116.66	10,233.32	5,116.66	10,233.32																
Supplemental Retirement Account (1/1-6/30)																																																
	(1/1-6/30)																																															
	YTD																																															
Employee Contribution	75.00																																															
Yale Match	0.00																																															
Total	75.00																																															
	Curr Period Cash Gross	Year To Date Cash Gross	Curr Period Taxable	Year To Date Taxable																																												
Regular Salary	5,116.66	10,233.32	5,116.66	10,233.32																																												
** TOTAL	5,116.66	10,233.32	5,116.66	10,233.32																																												
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">403(b) Retirement Savings</th> </tr> <tr> <th></th> <th style="text-align: center;">YTD</th> </tr> </thead> <tbody> <tr> <td>Employee Contribution</td> <td style="text-align: right;">75.00</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">75.00</td> </tr> </tbody> </table>			403(b) Retirement Savings			YTD	Employee Contribution	75.00	Total	75.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Dental Plan FAC MP</td> <td style="text-align: right;">26.20</td> <td style="text-align: right;">52.40</td> <td style="text-align: right;">26.20</td> <td style="text-align: right;">52.40</td> </tr> <tr> <td>Life Pre Tax</td> <td style="text-align: right;">2.83</td> <td style="text-align: right;">5.66</td> <td style="text-align: right;">2.83</td> <td style="text-align: right;">5.66</td> </tr> <tr> <td>Parking Med Area</td> <td style="text-align: right;">98.75</td> <td style="text-align: right;">197.50</td> <td style="text-align: right;">98.75</td> <td style="text-align: right;">197.50</td> </tr> <tr> <td>SRA Contribution</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">75.00</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">75.00</td> </tr> <tr> <td>Vol Save 403b</td> <td style="text-align: right;">75.00</td> <td style="text-align: right;">75.00</td> <td style="text-align: right;">75.00</td> <td style="text-align: right;">75.00</td> </tr> <tr> <td>Yale Health</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>** SUB TOTAL Pre</td> <td style="text-align: right;">202.78</td> <td style="text-align: right;">405.56</td> <td style="text-align: right;">202.78</td> <td style="text-align: right;">405.56</td> </tr> </tbody> </table>			Dental Plan FAC MP	26.20	52.40	26.20	52.40	Life Pre Tax	2.83	5.66	2.83	5.66	Parking Med Area	98.75	197.50	98.75	197.50	SRA Contribution	0.00	75.00	0.00	75.00	Vol Save 403b	75.00	75.00	75.00	75.00	Yale Health	0.00	0.00	0.00	0.00	** SUB TOTAL Pre	202.78	405.56	202.78	405.56
403(b) Retirement Savings																																																
	YTD																																															
Employee Contribution	75.00																																															
Total	75.00																																															
Dental Plan FAC MP	26.20	52.40	26.20	52.40																																												
Life Pre Tax	2.83	5.66	2.83	5.66																																												
Parking Med Area	98.75	197.50	98.75	197.50																																												
SRA Contribution	0.00	75.00	0.00	75.00																																												
Vol Save 403b	75.00	75.00	75.00	75.00																																												
Yale Health	0.00	0.00	0.00	0.00																																												
** SUB TOTAL Pre	202.78	405.56	202.78	405.56																																												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Federal</td> <td style="text-align: right;">823.64</td> <td style="text-align: right;">1,691.69</td> <td></td> <td></td> </tr> <tr> <td>FICA - Medicare 1.45%</td> <td style="text-align: right;">72.34</td> <td style="text-align: right;">144.68</td> <td></td> <td></td> </tr> <tr> <td>FICA - Social Security 6.2%</td> <td style="text-align: right;">309.31</td> <td style="text-align: right;">618.62</td> <td></td> <td></td> </tr> <tr> <td>State(CT)</td> <td style="text-align: right;">229.03</td> <td style="text-align: right;">458.06</td> <td></td> <td></td> </tr> <tr> <td>** SUB TOTAL Taxes</td> <td style="text-align: right;">1,434.32</td> <td style="text-align: right;">2,913.05</td> <td></td> <td></td> </tr> </tbody> </table>			Federal	823.64	1,691.69			FICA - Medicare 1.45%	72.34	144.68			FICA - Social Security 6.2%	309.31	618.62			State(CT)	229.03	458.06			** SUB TOTAL Taxes	1,434.32	2,913.05			<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Post Tax Life Insurance</td> <td style="text-align: right;">29.04</td> <td style="text-align: right;">58.08</td> <td></td> <td></td> </tr> <tr> <td>** SUB TOTAL After Tax</td> <td style="text-align: right;">29.04</td> <td style="text-align: right;">58.08</td> <td></td> <td></td> </tr> </tbody> </table>			Post Tax Life Insurance	29.04	58.08			** SUB TOTAL After Tax	29.04	58.08										
Federal	823.64	1,691.69																																														
FICA - Medicare 1.45%	72.34	144.68																																														
FICA - Social Security 6.2%	309.31	618.62																																														
State(CT)	229.03	458.06																																														
** SUB TOTAL Taxes	1,434.32	2,913.05																																														
Post Tax Life Insurance	29.04	58.08																																														
** SUB TOTAL After Tax	29.04	58.08																																														
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>** TOTAL Deductions</td> <td style="text-align: right;">1,666.14</td> <td style="text-align: right;">3,376.69</td> <td></td> <td></td> </tr> </tbody> </table>			** TOTAL Deductions	1,666.14	3,376.69			<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Net Pay</td> <td style="text-align: right;">3,450.52</td> <td style="text-align: right;">6,856.63</td> <td></td> <td></td> </tr> <tr> <td>Total Dollars</td> <td style="text-align: right;">3,450.52</td> <td style="text-align: right;">6,856.63</td> <td></td> <td></td> </tr> <tr> <td>Federal/State Taxable Pay</td> <td></td> <td></td> <td style="text-align: right;">4,913.88</td> <td style="text-align: right;">9,827.76</td> </tr> </tbody> </table>			Net Pay	3,450.52	6,856.63			Total Dollars	3,450.52	6,856.63			Federal/State Taxable Pay			4,913.88	9,827.76																							
** TOTAL Deductions	1,666.14	3,376.69																																														
Net Pay	3,450.52	6,856.63																																														
Total Dollars	3,450.52	6,856.63																																														
Federal/State Taxable Pay			4,913.88	9,827.76																																												

Effective July 1, your paystub will look slightly different due to plan name changes:

Supplemental Retirement Account ① used through 6/30/09, changes to **403(b) Retirement Savings ②**, on 7/1/09.

SRA Contribution ③, used through 6/30/09, changes to **Vol Save 403 (b) ④**, on 7/1/09.



Non-Negotiable Bank Deposit Slip

YALE UNIVERSITY

NEW HAVEN, CONNECTICUT

Pay Three Thousand Four Hundred Fifty Dollars And 52 Cents*****

Date 07/31/2009

Credit to the Account of

Advice No.
012566931

Amount

\$3,450.52

Non-Negotiable Bank Deposit Slip

Test Print for HOPP

When you review your monthly statement, please be aware that some of the naming conventions have changed for both Vanguard and TIAA-CREF plans. To help you recognize these changes, please reference the following tables.

These descriptions are located on your Vanguard statement under Additional Account Detail:

Vanguard contribution description changes

Current Vanguard Contribution Description	Future Vanguard Contribution Description
Yale University Supplemental Retirement Annuity Plan	Yale University Tax Deferred 403(b) Savings Plan
Employee Supplemental	Savings Plan Employee Contribution
Employee Supplemental	Savings Plan Prior Employee Contribution

Use this table to identify the changes in terminology from your current TIAA-CREF plan to your future plan:

TIAA-CREF plan name changes

Current Yale plan name on TIAA-CREF statement	Future Yale plan name on TIAA-CREF statement
Yale University Retirement Annuity Plan	Yale University Retirement Account Plan
Yale University Matching Plan	Yale University Matching Retirement Plan
Yale University Supplemental Retirement Annuity Plan	Yale University Tax Deferred 403(b) Savings Plan

Contact Information

Benefits Office

203-432-5550

TIAA-CREF

1-800-842-2776

Vanguard

1-800-523-1188

Upcoming Information Sessions

We encourage you to attend one of the upcoming Information Session to learn more about YURAP changes. Please register at www.yale.edu/yurap.

Luce Hall Auditorium—Central Campus

June 10 11:00 a.m. – 12:00 p.m.

June 11 11:30 a.m. – 12:30 p.m.
3:00 – 4:00 p.m.

June 16 9:00 – 10:00 a.m.
4:00 – 5:00 p.m.

Beaumont Room—Medical School

June 11 10:00 – 11:00 a.m.

June 18 10:30 – 11:30 a.m.

