Yeshiva University offers you an opportunity to save for your retirement through the Yeshiva University Retirement Income Plan, a defined contribution plan known as a tax deferred annuity plan under section 403(b) of the Internal Revenue Code. The University provides matching contributions to eligible faculty and staff; the percentage of matching contributions is based on your eligible class. You must be at least age 25 to receive the University’s matching contributions.

You are eligible to make employee elective deferrals into the plan effective with your date of hire. If you are eligible for the University’s matching contributions, you will be eligible for matching contributions on the 1st day of the pay period that coincides with the 1st of the month following your date of hire. You are immediately vested in your contributions to the any of the University’s retirement plans. You become vested in the University’s matching contribution after three years of employment.

The Yeshiva University 457(b) Plan is a non-governmental tax advantaged deferred compensation plan that is available to a select group of management or highly compensated employees earnings $165,900 or more beginning January 1, 2015.

Plan assets for both plans are administered by Fidelity Investments. All contributions may be invested in a broad range of investments options, including two Guaranteed Interest Accounts, as well as bond, balanced, stock index, domestic and international equity funds and target dates funds.

Click on the links below to learn more about your options for retirement.

**Plan Options**
- Retirement Income Plan Summary
- 457(b) Plan Summary

**Forms**
- Basic Retirement Income Plan Salary Reduction Agreement
- Basic Retirement Income Plan Enrollment Form
- Beneficiary Designation form
- Catch-Up Contribution form

**Tools**
- Yeshiva Dedicated Retirement website
- NetBenefits

**Resources**
Dedicated Workplace Planning & Guidance Consultants
- Antoinette King– 917-525-7079, Antoinette.King@fmr.com