

SubjectLine = 403(b) Required Annual Notices



403(b) Annual Fee Disclosure and Universal Availability Notice

Attention All DePaul University Full-Time and Part-Time Faculty and Staff employees: Please see below information on important annual notices for eligible employees and participants in the DePaul University 403(b) Retirement Plan (the "Plan"). Please read this information carefully.

Annual Fee Disclosures

The Department of Labor (DOL) requires annual notices to be provided to all eligible employees and Plan participants regarding fees and expenses in the Plan. These notices are intended to enable participants to better understand their current investment costs.

[Click here](#) for the cover announcement from Human Resources.

[Click here](#) for the 2024 Fidelity fee disclosure notice.

[Click here](#) for the 2024 TIAA fee disclosure notice.

Universal Availability Notice

The Plan offers an attractive way to save on a pre-tax basis for your retirement and future financial goals. Full-Time and Part-Time Faculty, Staff, and Union Employees* are eligible to participate in the Plan. An eligible employee may enroll in the Plan or change his or her contribution election at any time by logging on to NetBenefits® at www.netbenefits.com/depaul or by calling a Fidelity Retirement Representative at **800-343-0860**.

Complete details about the Plan are available on the 403(b) page of the Human Resources (HR) website, go.depaul.edu/403b, along with resources to assist you in making your contribution decisions:

- [Notice Regarding Default Investments](#)
- [Summary Plan Description](#)

- [Contact Information for Fidelity Investments and TIAA](#)
- [Schedules of Individual Counseling Sessions with Fidelity and TIAA](#)
- [Summary Annual Report](#)
- [Saver's Tax Credit](#)

The general 403(b) contribution limit and the age 50+ catch-up contribution limit have increased for 2025. The 2025 limits are:

General IRS 403(b) Contribution Limit: \$23,500

Age 50+ Catch-Up Contribution Limit: \$7,500

Age 60-63 Catch-Up Contribution Limit: \$11,250

Automatic Increase Program

Active Plan participants are enrolled in the DePaul University 403(b) Plan's Annual Increase Program — a convenient way to boost workplace savings contributions on a regular basis to keep on track to meet your retirement goals. Each year, Plan participants contributing less than 10% will see their contribution rate increase by 1% until they reach the 10% employee contribution threshold, unless they elect otherwise. If you would prefer to elect an annual increase percentage different from the designated 1%, or if you elect not to participate in the Annual Increase Program, please contact Fidelity at **800-343-0860** or log on to www.netbenefits.com/depaul and indicate your preferences before January 1 of each Plan year.

IMPORTANT – Due to payroll processing schedules during December 2024, any deferral election changes requested through www.netbenefits.com/depaul will be processed as soon as administratively feasible, but may be delayed to a subsequent pay period. Please contact the Benefits Department at the email/phone number below if you wish to confirm when your deferral change will take effect.

Should you have any questions about the Plan, please contact the Benefits Department at hrbenefits@depaul.edu or at 312-362-8232.

** Union Employees means those employees who are covered under a collective bargaining agreement (which does not provide for participation in the Plan)*

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Please do not respond to this e-mail. This mailbox is not monitored, and you will not receive a response.

You consented to receive required disclosures (prospectuses, certain plan literature and other legally required documents) electronically. If you no longer want to receive this type of email, [click here](#) to withdraw your consent and stop this service: Withdraw my consent to receive required disclosures electronically. Note: You will be required to log in to NetBenefits.

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