

**Automatic Deferral Notice
Florida Tech Retirement Plan**

otherwise on or after 1-1-2023. This one-time expiration will exclude Participants with a deferral election and/or balance at TIAA-CREF

Special rules. In addition, in applying the automatic deferral provisions described above, the following special rules apply: The following groups of Employees are excluded from the automatic deferral provisions: (1) Adjunct faculty, (2) Employees scheduled to work less than 20 hours per week, and (3) Employees on short-term work assignment.

Special withdrawal rule. If amounts are automatically withheld from your paycheck, you may withdraw those amounts within

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- Ø You are in certain qualified active military duty. Contact your Plan Administrator if you have any questions regarding the availability of a distribution under this provision.
- Ø You have a “qualified” childbirth or adoption expense (up to \$5,000 per child). Contact your Plan Administrator