You Have a Short Time in Which to Decide: Pension Plan, Investment Plan, or SUSORP?

You are automatically enrolled in the SUSORP Plan on your hire date, but can choose any of the three plans before your specified deadline dates.

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Orientation through your employer

New Employee FRS Enrollment Kit is mailed to you.*

Kit includes your PIN. Watch the video CD in your kit.

SUSORP, Pension Plan, or Investment Plan?

Make your choice early and avoid reminder mailings!

Final Enrollment Deadline for the FRS Plans**

Reminders mailed to you

Even though you are automatically enrolled in the SUSORP, you must execute a contract with a SUSORP provider*** during your first 90 days of employment or you will default into the Pension Plan.****

✓ If you do not elect a plan within 3 months (90 days) and you default into the Pension Plan, you can either remain in the Pension Plan or elect the Investment Plan by the end of the 5th month after your month of hire.

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* Make sure your employer has your correct mailing address to avoid delays.

** 6:00 p.m. ET on the last business day of the 5th month after your month of hire.

*** SUSORP Contract and Investment Product Information (available from your University's Human Resources office or SUSORP contract providers).

**** Your decision to choose the SUSORP is a one-time irrevocable decision. If you elect the SUSORP, you will remain in this plan for as long as you remain at this employer in a SUSORP-eligible position. If you enroll in either the Pension Plan or the Investment Plan, you will have a one-time second opportunity (known as your 2nd Election) during your FRS career to switch to the other FRS retirement plan. (The SUSORP is not available as a 2nd Election.)

NOTE: An employee in a faculty position at a college with a faculty practice plan is a mandatory SUSORP participant and cannot elect to participate in the FRS plans.