

Moravian University Retirement Plan

Universal Availability Notice

Moravian University provides you with the opportunity to save for your retirement by sponsoring the Moravian University Retirement Plan (403b). Your Employer would like you to know more about your opportunity to participate and contribute to the Plan. Whether you want to enroll in the Plan or are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by filling out a 403(b) Salary Reduction Agreement. You can obtain a copy of the agreement and information for the Plan from the Moravian University, Human Resources Department at 1200 Main St Bethlehem, PA 18018, by calling 610-861-1527, or on the website at <https://www.moravian.edu/hr/benefits/retirement-savings>.

Eligibility

The Moravian University Retirement Plan is available to full-time employees working at least 30 hours per week (excluding temporary appointments) as part of their full benefits package. Part-time employees working fewer than 30 hours per week may contribute to the plan, and those who work at least 1,000 hours annually are eligible for the retirement benefit. Temporary employees, interns, and graduate assistants are not eligible for full retirement benefits but are permitted to contribute to the Moravian University Retirement Plan, along with any benefits required by law or specific to their role.

If you are not yet enrolled in the Plan, please take a moment to review the Plan materials before enrolling. Once you are enrolled, you can review and change the amount of your contributions and your investment allocations, consistent with the terms of the Plan. The exact date your investment allocations will take effect may vary depending upon the terms of the Plan and the applicable investment arrangements.

Participants in the Moravian University Retirement Plan should be aware that federal law limits the amount you may defer under this and other retirement plans each tax year. For 2026, the elective deferral limit is generally \$24,500.

You may be eligible to contribute more than \$24,500 in 2026 through catch-up contributions if:

- You are age 50 or older, and/or
- You have at least 15 years of service with Moravian University and contributed less than the allowable annual limit in prior years (if applicable under Plan terms).

Each participant has only one annual deferral limit that applies to all 403(b) and 401(k) plans. If you participate in another 403(b) or 401(k) plan through Moravian University or another employer, your combined elective deferrals to all plans in 2026 are generally limited to \$24,500 (plus any applicable catch-up contributions). You are responsible for monitoring your total contributions to ensure you do not exceed IRS limits.

Additionally, the total of your elective deferrals and any employer contributions made on your behalf to all retirement plans in which you participate is generally limited to the lesser of \$72,000 or 100% of your compensation for 2026.

For further details, or if you have questions, please contact the Human Resources Department, 1200 Main St. Bethlehem, PA 18018, 610-861-1527.