The California State University Tax-Sheltered Annuity (CSU TSA) Program is a voluntary 403(b) plan that allows eligible employees to save for retirement by investing monthly pretax contributions in tax-deferred accounts under Internal Revenue Code Section 403(b). A TSA can help you save money on taxes now and invest in your future at the same time.

Eligibility
Generally, all employees are eligible to participate in the CSU TSA 403(b) Program with the exception of certain student classifications.

Enrollment
You may enroll by calling 800-343-0860 or by visiting netbenefits.com/calstate and click on the enroll now button. Create your CSU TSA account and set-up a user name and password. Once you create your account you will be able to select your deferral amount and investment options.

Contribution - Deferral Limits
Employee Contributions
- IRS Limits: 2017 $18,000
- Catch-up limit: 2017 $6,000

Pre-tax: You must defer a minimum of $15.00 per pay period.

Catch-up: You may make catch-up contributions if you have reached age 50.

15 yr. Catch-up: 15 yr. catch-up provision may be available for up to $3,000 per year, for a lifetime maximum of $15,000. Participants must prove eligibility by submitting a completed Maximum Contribution Calculation Worksheet.

To Do List
- If you haven’t already, consider enrolling in the plan.
  You may enroll by going to NetBenfits.com/calstate or calling Fidelity at 800-343-0860.

- Consider increasing your contribution amount.
  Do what you can afford – you can change your contribution amount later if needed. Start at a number that feels comfortable to you. The important thing is to start right away.

- Meet with a Fidelity Retirement Planner to discuss your retirement goals and make sure you are on track.
  You may make an appointment by calling 800-603-4015 or going to getguidance.fidelity.com.
**Notes**

1. Maximum contribution limits for these plans are all interrelated. Please note: Participants may contribute to both a 403(b) and a 401(k) plan in the same tax year, however, combined contributions across both plans cannot exceed $18,000. 401(k) and 403(b) deferrals do not count against the 457(b) dollar limit and 457(b) deferrals do not count against the 401(k) and 403(b) dollar limit.

2. These statements are general comparisons only. For specific information refer to your tax advisor.