



Welcome to the United Tribes Technical College 403(b) Plan



About the Plan

The United Tribes Technical College 403(b) Plan allows for tax advantaged retirement savings by offering both Traditional Pre-Tax and Roth After-Tax salary deferral types. An Employer Match is also available.

Automatic Enrollment

UTTC is continuing to make saving for retirement under our Retirement Plan even easier by offering automatic enrollment using established defaults. All employees whose employment began 1/1/2025 or after will be automatically enrolled in the UTTC Retirement Plan.

Plan Defaults

Default contribution rate: 4% of salary

Default investment fund: Fidelity Freedom Index target date asset allocation fund

Employer match: 4% of salary (highest match for new employees)

Total retirement savings: 8% of salary

You can always over-ride the defaults by making your own elections and you have 30 calendar days from your date of hire to opt out completely. If you have not made a different election or opted out, you will be automatically enrolled in the Plan starting with your first paycheck after 30 calendar days. This means amounts will be deducted from your pay and contributed to your Plan account in addition to UTTC's matching funds. These automatic contributions will be deducted each pay period as described. However, you can choose to contribute more, less, or even nothing.

Employer Match Formula

- 1 – 2 years 4%
- 3 – 4 years 5%
- 5 – 6 years 6%
- 7 – 8 years 7%
- 9+ years 8%

Vesting Schedule

- 20% after 1 year
- 40% after 2 years
- 60% after 3 years
- 80% after 4 years
- 100% after 5 years

Account Access

- For first time access, visit EmpowerMyRetirement.com and select *REGISTER*
 - Select *I do not have a PIN* and follow the prompts or personal ID information
 - Create your username and password
- For future logins, enter your username and password and select *SIGN IN*
 - For enhanced security, you will be asked to confirm your identity using a verification code that will be sent to you

If you need assistance, please contact Empower at 800-701-8255 or Jean Ball with Bremer at 701-221-8560.