# **Boston University Retirement Plan**

# **University Contribution**

**Under Age 45** 

	New Plan*			
Salary	\$	%		
30,000	2,100	7.00%		
40,000	2,800	7.00%		
50,000	3,500	7.00%		
60,000	4,200	7.00%		
70,000	5,100	7.29%		
80,000	6,000	7.50%		
90,000	6,900	7.67%		
100,000	7,800	7.80%		
110,000	8,700	7.91%		
120,000	9,600	8.00%		
130,000	10,500	8.08%		
140,000	11,400	8.14%		
150,000	12,300	8.20%		
160,000	13,200	8.25%		
170,000	14,100	8.29%		
180,000	15,000	8.33%		
190,000	15,900	8.37%		
200,000	16,800	8.40%		
210,000	17,700	8.43%		
220,000	18,600	8.45%		
230,000	19,500	8.48%		
240,000	20,400	8.50%		
250,000	21,300	8.52%		
260,000	22,200	8.54%		
270,000	23,100	8.56%		

Current Plan		New vs. Current		
\$	%	\$	%	
1,500	5.00%	600	2.00%	
2,160	5.40%	640	1.60%	
3,160	6.32%	340	0.68%	
4,160	6.93%	40	0.07%	
5,160	7.37%	(60)	-0.09%	
6,160	7.70%	(160)	-0.20%	
7,160	7.96%	(260)	-0.29%	
8,160	8.16%	(360)	-0.36%	
9,160	8.33%	(460)	-0.42%	
10,160	8.47%	(560)	-0.47%	
11,160	8.58%	(660)	-0.51%	
12,160	8.69%	(760)	-0.54%	
13,160	8.77%	(860)	-0.57%	
14,160	8.85%	(960)	-0.60%	
15,160	8.92%	(1,060)	-0.62%	
16,160	8.98%	(1,160) -0.6		
17,160	9.03%	(1,260)	-0.66%	
18,160	9.08%	(1,360)	-0.68%	
19,160	9.12%	(1,460)	-0.70%	
20,160	9.16%	(1,560)	-0.71%	
21,160	9.20%	(1,660) -0.7		
22,160	9.23%	(1,760)	-0.73%	
23,160	9.26%	(1,860)	-0.74%	
24,160	9.29%	(1,960)	-0.75%	
25,160	9.32%	(2,060)	-0.76%	

<sup>\*</sup> Assumes employee contributes 3% to receive the maximum 3% University matching contribution

# **Boston University Retirement Plan**

**University Contribution** 

Ages 45 to 49

%

9.00% 9.00% 9.00% 9.00% 9.29% 9.50% 9.67% 9.80% 9.91% 10.00% 10.08% 10.14% 10.20% 10.25% 10.29% 10.33% 10.37% 10.40% 10.43% 10.45% 10.48% 10.50% 10.52% 10.54% 10.56%

	•		
		New	Plar
Salary		\$	
30,000		2,700	
40,000		3,600	
50,000		4,500	
60,000		5,400	
70,000		6,500	
80,000		7,600	
90,000		8,700	
100,000		9,800	
110,000		10,900	
120,000		12,000	
130,000		13,100	
140,000		14,200	
150,000		15,300	
160,000		16,400	
170,000		17,500	
180,000		18,600	
190,000		19,700	
200,000		20,800	
210,000		21,900	
220,000		23,000	
230,000		24,100	
240,000		25,200	
250,000		26,300	
260,000		27,400	
270,000		28,500	

Current Plan		New vs. Current		
\$	%	\$	%	
2,100	7.00%	600	2.00%	
2,960	7.40%	640	1.60%	
4,160	8.32%	340	0.68%	
5,360	8.93%	40	0.07%	
6,560	9.37%	(60)	-0.09%	
7,760	9.70%	(160)	-0.20%	
8,960	9.96%	(260)	-0.29%	
10,160	10.16%	(360)	-0.36%	
11,360	10.33%	(460)	-0.42%	
12,560	10.47%	(560)	-0.47%	
13,760	10.58%	(660)	-0.51%	
14,960	10.69%	(760)	-0.54%	
16,160	10.77%	(860)	-0.57%	
17,360	10.85%	(960)	-0.60%	
18,560	10.92%	(1,060)	-0.62%	
19,760	10.98%	(1,160)	-0.64%	
20,960	11.03%	(1,260)	-0.66%	
22,160	11.08%	(1,360)	-0.68%	
23,360	11.12%	(1,460)	-0.70%	
24,560	11.16%	(1,560)	-0.71%	
25,760	11.20%	(1,660)	-0.72%	
26,960	11.23%	(1,760)	-0.73%	
28,160	11.26%	(1,860)	-0.74%	
29,360	11.29%	(1,960)	-0.75%	
30,560	11.32%	(2,060)	-0.76%	

<sup>\*</sup> Assumes employee contributes 3% to receive the maximum 3% University matching contribution

# **Boston University**

### 2016 Retirement Plan Contribution

**OVER AGE 50** 

	New Plan*			
Salary	\$	%		
30,000	3,000	10.00%		
40,000	4,000	10.00%		
50,000	5,000	10.00%		
60,000	6,000	10.00%		
70,000	7,200	10.29%		
80,000	8,400	10.50%		
90,000	9,600	10.67%		
100,000	10,800	10.80%		
110,000	12,000	10.91%		
120,000	13,200	11.00%		
130,000	14,400	11.08%		
140,000	15,600	11.14%		
150,000	16,800	11.20%		
160,000	18,000	11.25%		
170,000	19,200	11.29%		
180,000	20,400	11.33%		
190,000	21,600	11.37%		
200,000	22,800	11.40%		
210,000	24,000	11.43%		
220,000	25,200	11.45%		
230,000	26,400	11.48%		
240,000	27,600	11.50%		
250,000	28,800	11.52%		
260,000	30,000	11.54%		
270,000	31,200	11.56%		

Curren	ıt Plan	New vs.	Current
\$	%	\$	%
2,700	9.00%	300	1.00%
3,760	9.40%	240	0.60%
5,160	10.32%	(160)	-0.32%
6,560	10.93%	(560)	-0.93%
7,960	11.37%	(760)	-1.09%
9,360	11.70%	(960)	-1.20%
10,760	11.96%	(1,160)	-1.29%
12,160	12.16%	(1,360)	-1.36%
13,560	12.33%	(1,560)	-1.42%
14,960	12.47%	(1,760)	-1.47%
16,360	12.58%	(1,960)	-1.51%
17,760	12.69%	(2,160)	-1.54%
19,160	12.77%	(2,360)	-1.57%
20,560	12.85%	(2,560)	-1.60%
21,960	12.92%	(2,760)	-1.62%
23,360	12.98%	(2,960)	-1.64%
24,760	13.03%	(3,160)	-1.66%
26,160	13.08%	(3,360)	-1.68%
27,560	13.12%	(3,560)	-1.70%
28,960	13.16%	(3,760)	-1.71%
30,360	13.20%	(3,960)	-1.72%
31,760	13.23%	(4,160)	-1.73%
33,160	13.26%	(4,360)	-1.74%
34,560	13.29%	(4,560)	-1.75%
35,960	13.32%	(4,760)	-1.76%

<sup>\*</sup> Assumes employee contributes 3% to receive the maximum 3% University matching contribution

# **Boston University Retirement Plan**

#### **University Contribution**

#### **OVER AGE 50**

#### WITH A TRANSITION CONTRIBUTION UP TO 1.00% OF ELIGIBLE SALARY

	%	New Plan**		Γ	Current Plan		New vs.	Current
Salary	Transition Contribution*	\$	%		\$	%	\$	%
30,000	1.00%	3,300	11.00%		2,700	9.00%	600	2.00%
40,000	1.00%	4,400	11.00%		3,760	9.40%	640	1.60%
50,000	1.00%	5,500	11.00%		5,160	10.32%	340	0.68%
60,000	1.00%	6,600	11.00%		6,560	10.93%	40	0.07%
70,000	1.00%	7,900	11.29%		7,960	11.37%	(60)	-0.09%
80,000	1.00%	9,200	11.50%		9,360	11.70%	(160)	-0.20%
90,000	1.00%	10,500	11.67%		10,760	11.96%	(260)	-0.29%
100,000	1.00%	11,800	11.80%		12,160	12.16%	(360)	-0.36%
110,000	1.00%	13,100	11.91%		13,560	12.33%	(460)	-0.42%
120,000	1.00%	14,400	12.00%		14,960	12.47%	(560)	-0.47%
130,000	1.00%	15,700	12.08%		16,360	12.58%	(660)	-0.51%
140,000	1.00%	17,000	12.14%		17,760	12.69%	(760)	-0.54%
150,000	1.00%	18,300	12.20%		19,160	12.77%	(860)	-0.57%
160,000	1.00%	19,600	12.25%		20,560	12.85%	(960)	-0.60%
170,000	0.50%	20,100	11.82%		21,960	12.92%	(1,860)	-1.09%
180,000	0.00%	20,400	11.33%		23,360	12.98%	(2,960)	-1.64%
190,000	0.00%	21,600	11.37%		24,760	13.03%	(3,160)	-1.66%
200,000	0.00%	22,800	11.40%		26,160	13.08%	(3,360)	-1.68%
210,000	0.00%	24,000	11.43%		27,560	13.12%	(3,560)	-1.70%
220,000	0.00%	25,200	11.45%		28,960	13.16%	(3,760)	-1.71%
230,000	0.00%	26,400	11.48%		30,360	13.20%	(3,960)	-1.72%
240,000	0.00%	27,600	11.50%		31,760	13.23%	(4,160)	-1.73%
250,000	0.00%	28,800	11.52%		33,160	13.26%	(4,360)	-1.74%
260,000	0.00%	30,000	11.54%		34,560	13.29%	(4,560)	-1.75%
270,000	0.00%	31,200	11.56%		35,960	13.32%	(4,760)	-1.76%

 $<sup>^*</sup>$  Available to employees age 50 and older and enrolled in the Boston University Retirement Plan as of December 31, 2017, with an annual salary of less than \$180,000

<sup>\*\*</sup> Assumes employee contributes 3% to receive the maximum 3% University matching contribution