Boston University Retirement Plan
University Contribution
Under Age 45

| Salary |
| :---: |
| 30,000 |
| 40,000 |
| 50,000 |
| 60,000 |
| 70,000 |
| 80,000 |
| 90,000 |
| 100,000 |
| 110,000 |
| 120,000 |
| 130,000 |
| 140,000 |
| 150,000 |
| 160,000 |
| 170,000 |
| 180,000 |
| 190,000 |
| 200,000 |
| 210,000 |
| 220,000 |
| 230,000 |
| 240,000 |
| 250,000 |
| 260,000 |
| 270,000 |


| New Plan* |  |
| :---: | :---: |
| $\$$ | $\%$ |
| 2,100 | $7.00 \%$ |
| 2,800 | $7.00 \%$ |
| 3,500 | $7.00 \%$ |
| 4,200 | $7.00 \%$ |
| 5,100 | $7.29 \%$ |
| 6,000 | $7.50 \%$ |
| 6,900 | $7.67 \%$ |
| 7,800 | $7.80 \%$ |
| 8,700 | $7.91 \%$ |
| 9,600 | $8.00 \%$ |
| 10,500 | $8.08 \%$ |
| 11,400 | $8.14 \%$ |
| 12,300 | $8.20 \%$ |
| 13,200 | $8.25 \%$ |
| 14,100 | $8.29 \%$ |
| 15,000 | $8.33 \%$ |
| 15,900 | $8.37 \%$ |
| 16,800 | $8.40 \%$ |
| 17,700 | $8.43 \%$ |
| 18,600 | $8.45 \%$ |
| 19,500 | $8.48 \%$ |
| 20,400 | $8.50 \%$ |
| 21,300 | $8.52 \%$ |
| 22,200 | $8.54 \%$ |
| 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 | $8.98 \%$ | $(1,160)$ | $-0.64 \%$ |
| 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 | $9.20 \%$ | $(1,660)$ | $-0.72 \%$ |
| 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 | $9.32 \%$ | $(2,060)$ | $-0.76 \%$ |
|  |  |  |  |

* Assumes employee contributes 3\% to receive the maximum 3\% University matching contribution


## Boston University Retirement Plan

## University Contribution

## Ages 45 to 49

| Salary |
| :---: |
| 30,000 |
| 40,000 |
| 50,000 |
| 60,000 |
| 70,000 |
| 80,000 |
| 90,000 |
| 100,000 |
| 110,000 |
| 120,000 |
| 130,000 |
| 140,000 |
| 150,000 |
| 160,000 |
| 170,000 |
| 180,000 |
| 190,000 |
| 200,000 |
| 210,000 |
| 220,000 |
| 230,000 |
| 240,000 |
| 250,000 |
| 260,000 |
| 270,000 |


| New Plan* |  |
| :---: | ---: |
| $\$$ | $\%$ |
| 2,700 | $9.00 \%$ |
| 3,600 | $9.00 \%$ |
| 4,500 | $9.00 \%$ |
| 5,400 | $9.00 \%$ |
| 6,500 | $9.29 \%$ |
| 7,600 | $9.50 \%$ |
| 8,700 | $9.67 \%$ |
| 9,800 | $9.80 \%$ |
| 10,900 | $9.91 \%$ |
| 12,000 | $10.00 \%$ |
| 13,100 | $10.08 \%$ |
| 14,200 | $10.14 \%$ |
| 15,300 | $10.20 \%$ |
| 16,400 | $10.25 \%$ |
| 17,500 | $10.29 \%$ |
| 18,600 | $10.33 \%$ |
| 19,700 | $10.37 \%$ |
| 20,800 | $10.40 \%$ |
| 21,900 | $10.43 \%$ |
| 23,000 | $10.45 \%$ |
| 24,100 | $10.48 \%$ |
| 25,200 | $10.50 \%$ |
| 26,300 | $10.52 \%$ |
| 27,400 | $10.54 \%$ |
| 28,500 | $10.56 \%$ |
|  |  |


| 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 | $11.32 \%$ | $(2,060)$ | $-0.76 \%$ |
|  |  |  |  |

* Assumes employee contributes 3\% to receive the maximum 3\% University matching contribution

Boston University
2016 Retirement Plan Contribution OVER AGE 50

| Salary | New Plan* |  | Current Plan |  | New vs. Current |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ | \% | \$ | \% | \$ | \% |
| 30,000 | 3,000 | 10.00\% | 2,700 | 9.00\% | 300 | 1.00\% |
| 40,000 | 4,000 | 10.00\% | 3,760 | 9.40\% | 240 | 0.60\% |
| 50,000 | 5,000 | 10.00\% | 5,160 | 10.32\% | (160) | -0.32\% |
| 60,000 | 6,000 | 10.00\% | 6,560 | 10.93\% | (560) | -0.93\% |
| 70,000 | 7,200 | 10.29\% | 7,960 | 11.37\% | (760) | -1.09\% |
| 80,000 | 8,400 | 10.50\% | 9,360 | 11.70\% | (960) | -1.20\% |
| 90,000 | 9,600 | 10.67\% | 10,760 | 11.96\% | $(1,160)$ | -1.29\% |
| 100,000 | 10,800 | 10.80\% | 12,160 | 12.16\% | $(1,360)$ | -1.36\% |
| 110,000 | 12,000 | 10.91\% | 13,560 | 12.33\% | $(1,560)$ | -1.42\% |
| 120,000 | 13,200 | 11.00\% | 14,960 | 12.47\% | $(1,760)$ | -1.47\% |
| 130,000 | 14,400 | 11.08\% | 16,360 | 12.58\% | $(1,960)$ | -1.51\% |
| 140,000 | 15,600 | 11.14\% | 17,760 | 12.69\% | $(2,160)$ | -1.54\% |
| 150,000 | 16,800 | 11.20\% | 19,160 | 12.77\% | $(2,360)$ | -1.57\% |
| 160,000 | 18,000 | 11.25\% | 20,560 | 12.85\% | $(2,560)$ | -1.60\% |
| 170,000 | 19,200 | 11.29\% | 21,960 | 12.92\% | $(2,760)$ | -1.62\% |
| 180,000 | 20,400 | 11.33\% | 23,360 | 12.98\% | $(2,960)$ | -1.64\% |
| 190,000 | 21,600 | 11.37\% | 24,760 | 13.03\% | $(3,160)$ | -1.66\% |
| 200,000 | 22,800 | 11.40\% | 26,160 | 13.08\% | $(3,360)$ | -1.68\% |
| 210,000 | 24,000 | 11.43\% | 27,560 | 13.12\% | $(3,560)$ | -1.70\% |
| 220,000 | 25,200 | 11.45\% | 28,960 | 13.16\% | $(3,760)$ | -1.71\% |
| 230,000 | 26,400 | 11.48\% | 30,360 | 13.20\% | $(3,960)$ | -1.72\% |
| 240,000 | 27,600 | 11.50\% | 31,760 | 13.23\% | $(4,160)$ | -1.73\% |
| 250,000 | 28,800 | 11.52\% | 33,160 | 13.26\% | $(4,360)$ | -1.74\% |
| 260,000 | 30,000 | 11.54\% | 34,560 | 13.29\% | $(4,560)$ | -1.75\% |
| 270,000 | 31,200 | 11.56\% | 35,960 | 13.32\% | $(4,760)$ | -1.76\% |

* Assumes employee contributes 3\% to receive the maximum 3\% University matching contribution


## University Contribution

OVER AGE 50
WITH A TRANSITION CONTRIBUTION UP TO 1.00\% OF ELIGIBLE SALARY

| Salary | \% <br> Transition Contribution* | New Plan** |  | Current Plan |  | New vs. Current |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ | \% | \$ | \% | \$ | \% |
| 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\% |

[^0]
[^0]:    * 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 $\$ 180,000$
    ** Assumes employee contributes 3\% to receive the maximum 3\% University matching contribution

