



Human Resources

Brigham Young University–Idaho • 240 Kimball Building • Rexburg, ID • 83460-1670

IMPORTANT NOTICE REGARDING CHANGES IN THE TIAA-CREF BRIGHAM YOUNG UNIVERSITY – IDAHO TAX-DEFERRED ANNUITY PLAN

TO: PARTICIPANTS AND ELIGIBLE PERSONNEL OF THE TIAA-CREF BRIGHAM YOUNG UNIVERSITY – IDAHO TAX-DEFERRED ANNUITY PLAN

In accordance with ERISA 204(h), this Notice is being provided to all Plan participants and eligible personnel impacted by a Plan amendment that will change certain distribution options as noted below, effective January 1, 2012.

1. Loans (Section 9.12): **Loans are not available. Loans that are in place as of the effective date of this amendment will continue under the provisions of the plan until complete.**
2. Hardship Distributions for Elective Deferrals (Section 9.03): **Hardship distributions are not available.**

CURRENT PLAN UNTIL JANUARY 1, 2012

Loans are available to employed participants from the TIAA-CREF Brigham Young University – Idaho Tax-Deferred Annuity Plan for up to one-half of their account balances not to exceed a maximum of \$50,000. Retirees and terminated participants can only take loans from this Plan.

Hardship withdrawals are available only for eligible, employed participants.

AMENDED PLAN PROVISIONS AS OF JANUARY 1, 2012

Employed, retired and terminated participants will not be eligible to take loans or hardship withdrawals from the TIAA-CREF Brigham Young University – Idaho Tax-Deferred Annuity Plan

The change is necessary for efficient and compliant administration of the Plan. Please contact Brittany Loveland If you have any questions about this Notice.

Brittany Loveland

Benefits Coordinator
Brigham Young University – Idaho
Human Resources
240 Kimball
Rexburg, ID 83460-1670
(208) 496-1700