



# Welcome!

## to the UU Retirement Plan

The UU Organizations Retirement Plan is one of the most inclusive retirement plans available, and we are excited that as part of your employment by one of our over 600 participating employers, you have been enrolled in the Plan. In our Plan, all W-2 employees age 18+ are eligible to participate upon hire to make salary deferral contributions in the Plan (pretax employee elective contributions via payroll deduction) and must be given the opportunity to do so.

Through enrollment, an account has been created for you with our recordkeeper, Empower. Please register your account ([uuaempower.com](http://uuaempower.com)) and make your salary deferral election (enter a \$, %, or \$0 if you do not wish to make one). There is no requirement to make salary deferral contributions, but you can opt in / opt out at any time throughout your employment.

Here are some links from the Plan's [Knowledge Base](https://hrforuus.uua.org/help/) (<https://hrforuus.uua.org/help/>) to assist you:

- [Getting started with Empower](#)
- [How do I complete my enrollment in the UU Retirement Plan?](#)
- [Add, Update, or Remove Salary Deferral Contributions](#)
- [Why contribute money from my paycheck? What are the benefits?](#)
- [Summary Plan Description \(SPD\)](#)
- [Annual Plan Notice](#)

Your congregation should also give you a copy of the Employer Participation Agreement (EPA) showing the specific elections that the congregation has made and must offer to all employees who have satisfied the Year of Eligibility Service (YOES).

Whether or not you make contributions, you will have access to the [personal financial dashboard](#) in your Empower account, where you can link accounts and plan for your future. You may also wish to [roll over](#) money from a previous employer's retirement plan or an IRA to consolidate accounts and take advantage of possibly lower fees from institutional pricing.

If you have questions, or need assistance, please visit our Knowledge Base, or send a message to: [retirementplan@uua.org](mailto:retirementplan@uua.org).