



**Date:** January 9, 2026

**To:** UNC Retirement Program Participants

**From:** Greg Diagonale  
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**Subject:** Important Information About Your UNC Supplemental Retirement Plans

We're excited to share that plan participants will soon be able to make UNC System 403(b) Plan ("403(b) Plan") salary reduction and/or UNC System 457(b) Plan ("457(b) Plan") salary deferral elections online on the UNC Empyrean (COMPASS) platform.

The purpose of this email is to inform you of how the transition from paper election forms to the online platform will work.

**Important:** You will not need to take action unless you want to make changes to your current elections. If you do want to make changes, keep in mind that there will be a blackout period during the transition, in which you will be unable to make changes.

## What You Need to Know

### WHY WE'RE MAKING THIS CHANGE

Online elections are convenient for you and more efficient for the UNC System. Having your 403(b) and 457(b) Plan elections on the UNC Empyrean (COMPASS) platform provides a streamlined experience. Since you already go here to make your benefit elections (with the exception of your State Health Plan benefits), you should be familiar with the platform.

### HOW WE'LL TRANSITION FROM PAPER TO ONLINE ELECTIONS

Here's a quick look at key transition dates and what will happen when:

Early to mid-January 2026	February 1 – 27, 2026	March 1, 2026 and beyond
<p><b>Deadline to Submit Paper Forms</b> 403(b) salary reduction and 457(b) salary deferral forms must be received by your institution's payroll deadline, which will occur in early to mid-January. If you are unsure of your deadline, contact your University Benefits Administrator.</p> <p><b>Note:</b> You do not need to submit a paper form unless you want to make a change to your current elections prior to March 1, 2026.</p>	<p><b>Blackout Period</b> During this time:</p> <ul style="list-style-type: none"> <li>You will be unable to enroll, submit or cancel your elections unless there is a critical need (for example, if you need to stop contributions due to financial hardship).</li> <li>All election data from the TIAA platform will be transitioned to UNC Empyrean (COMPASS) and checked to ensure accuracy. You do not need to do anything to initiate this transition; it will happen automatically.</li> </ul>	<p><b>Elections on UNC Empyrean (COMPASS)</b> If you want to enroll or make changes to your 403(b) salary reduction or 457(b) salary deferral, you will need to go to the UNC Empyrean (COMPASS) enrollment platform to do so.</p> <p>You can make changes at any time. See below for instructions.</p>

# IMPORTANT

- During the blackout period (refer to the table above), if you have an urgent need within this specific timeframe, please reach out to your University Benefits Administrator.
- Due to the transition to the online platform, contributions to either the 403(b) or 457(b) plan will now be designated as flat dollar amounts instead of percentages. If you are currently contributing to either of these plans, your contribution will automatically be converted to a dollar amount equal to the percentage of your eligible pay as of January 2026.
- Please carefully review your contribution amount in March once the blackout period is over to ensure your contributions are in line with your previous election. After the blackout period, you will be able to change your contribution amount directly through the online COMPASS platform.
- TIAA will remain the recordkeeper for our retirement plan. You will continue to be able to make investment elections and beneficiary designations with TIAA, even during the blackout period. The retirement plan beneficiaries are maintained at the recordkeeper. Beneficiaries listed within the Empyrean platform are specific to your voluntary benefits such as Voluntary Life Insurance.

**No action required!**

If you are satisfied with your current 403(b) salary reduction and/or 457(b) salary deferral elections, you do not need to do anything. The elections on file with TIAA as of January 2026 will automatically be transitioned to the UNC Empyrean (COMPASS) platform.

# HOW TO MAKE YOUR ONLINE ELECTIONS BEGINNING MARCH 1, 2026

You can link to the UNC Empyrean (COMPASS) platform for your institution from the enrollment page on the UNC System Human Resources site at <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>.

Once you log in to the site, select the “Supplemental Retirement Plans” tile and you will be directed to digital election forms. Simply follow the online instructions.

# Questions?

Please contact your University Benefits Administrator if you have questions about this change. You can also contact CAPTRUST, the UNC System’s investment advisor, or TIAA to schedule an appointment with a Retirement Counselor at no cost to you.

TIAA	CAPTRUST
<b>By phone:</b> 800-842-2252, Monday through Friday, 8 a.m. to 10 p.m. ET and Saturday, 9 a.m. to 6 p.m. ET	<b>By phone:</b> 800-967-9948
<b>Online:</b> <a href="http://www.tiaa.org/unc">www.tiaa.org/unc</a> or <a href="http://TIAA.org/schedulenow">TIAA.org/schedulenow</a>	<b>Online:</b> <a href="http://www.captrustatwork.com">www.captrustatwork.com</a>