

## MEMORANDUM

**TO:** Postdoctoral Associates, Faculty and Departmental Staff

**FROM:** Jim Siedow, Vice Provost for Research  
Sally Kornbluth, Vice Dean for Research  
Kyle Cavanaugh, Vice President of Human Resources

**SUBJECT:** Postdoctoral Associate enrollment eligibility for Duke Retirement Plans

**DATE:** August 7, 2009

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Recently there has been some confusion regarding eligibility of Postdoctoral Associates for the Duke retirement plans. We are writing to provide clarification.

Postdoctoral Associates are eligible to participate in the Duke Savings for Retirement Plan, a 403(b) plan funded by the individual's voluntary pre-tax deductions. Duke does not contribute to this plan. Individuals are eligible to take advantage of this plan immediately, and funds contributed into the plan are portable if the Postdoctoral Associate leaves Duke. Information on the Savings for Retirement Plan can be found at <http://www.hr.duke.edu/benefits/retirement/savings.html>.

Postdoctoral Associates are no longer eligible to participate in the Duke Faculty and Staff Retirement Plan, a 403(b) plan funded both by the individual's and Duke's contributions. This change was made in January 2009 in response to new IRS regulations that required the University to reconfigure existing retirement benefits for the Postdoctoral Associate category, as well as for other categories of employees whose tenure at Duke is generally term-limited, including House Staff, Research Associate Senior, and Associate in Research. Postdoctoral Associates who are already enrolled in the Duke Faculty and Staff Retirement Plan have been grandfathered in and will continue to receive the Duke contribution to retirement.

We apologize for any misunderstanding on this issue. It was extremely unfortunate that we were not aware of this impending benefit change at the time the Duke Postdoctoral Policy was enacted in April 2008.

If you have questions, please feel free to contact either of us, the Office of Postdoctoral Services, or HR Benefits Manager Bill Phillips at 681-4615 or [bill.phillips@duke.edu](mailto:bill.phillips@duke.edu).