



Oregon  
University  
System

**2007  
Tax-Deferred Investment  
403(b) Program**

Employees of the Oregon University System (OUS) are eligible to participate in tax-deferred annuities and mutual funds under the provisions of Internal Revenue Code Section 403(b) and 403(b)(7). Participation is by voluntary salary reduction, and there is no waiting period to begin participation. OUS makes no employer contribution.

The minimum deferral is \$25 per month. In 2007 you may defer up to \$15,500. If you are age 50 or older, you may defer an additional \$5,000 in 2007, and if you have 15 or more years of service, you may be eligible to defer up to another \$3,000. Your deferral does not reduce your future Social Security benefits or the amount that is contributed for you to PERS or the Optional Retirement Plan. Your deferrals and earnings are not subject to state and federal income tax until you take a distribution of the funds.

The following companies offer tax-deferred annuities and/or mutual funds to OUS employees:

Metlife (Travelers' Insurance /Copeland Companies) . . . . .	(310) 787-1300
Fidelity Investments; fidelity.com (group #69649) . . . . .	(800) 343-0860
First Investors' Corporation; firstinvestors.com . . . . .	(800) 394-6620
Ameriprise (American.Express Financial Advisors); ameriprise.com . . . . .	(541) 757-7102
ING AETNA Life Insurance and Annuity Company; aetnafinancial.com. . . . .	(800) 835-9966
ING Retirement Plans(Northern Life Insurance Company); ing-usa.com. . . . .	(877) 884-5050
Lincoln National/Lincoln Cascades; lincolnlife.com. . . . .	(800) 348-1212
Nationwide Life Insurance Company; nationwide.com . . . . .	(800) 848-6331
New York Life and Annuity Company; finchamcompany.com. . . . .	(800) 637-9196
Standard Insurance Company (Oregon); standard.com . . . . .	(800) 368-7505
TIAA-CREF; tiaa-cref.org.; online code OR2179. . . . .	(800) 842-2888
The American Funds/Edward D. Jones; edwardjones.com . . . . .	(800) 441-7291
The Calvert Funds; calvert.com . . . . .	(800) 368-2745
DWS Scudder; university.dws-scudder.com . . . . .	(800) 541-7705
VALIC Financial Advisers; valic.com . . . . .	(866) 211-9686
Waddell & Reed, Inc; waddell.com . . . . .	(800) 683-5575

A Guide to the Tax-Deferred Investment (TDI) Program is available through campus benefit offices and on the OUS website at <http://www.ous.edu/hr/benefits/t di.htm> for further information. Contact investment companies using the telephone numbers above to request information and application forms.

The Oregon University System does not evaluate, monitor, nor recommend companies authorized to sell 403(b) annuities or mutual funds. Any company that enrolls a minimum of 30 participants, is 403(b) qualified in Oregon, and meets other minimum criteria can be authorized to sell tax-deferred annuities or mutual funds to OUS employees. In addition, the OUS does not evaluate or monitor the financial condition or credit rating of any of the above 403(b) vendors. Thus, participation in the 403(b) program and selection of any company for investment purposes is strictly an employee's decision.

Request a Salary Reduction Agreement (SRA) from your campus benefits office or print one from the web, and send the form to your campus benefits office. Complete and return the investment company's application form to the company to begin participation in the Tax-Deferred Investment Program.