

TDI Plan Highlights

Consider the investment objectives, risks, and expenses of the investment options before investing. Prospectuses and fund fact sheets can be obtained by contacting the TDI Provider. Please read carefully before investing.

Eligibility

All OUS Employees and OSU Clinical Fellows
Student employees are not eligible to participate.

TDI Providers & Programs

TDI: ous (through Fidelity Investments)
TDI: tiaa-cref
TDI: valic (closed to new participants as of 10/10/2007)

Contributions

Voluntary Salary Deferral. Minimum: \$25 per pay period or 1%

Contribution Limits

General Limit: \$16,500; Age 50-Plus Catch-Up: \$5,500

Distributions

Separation from Service or Age 59 ½

Loans

One new loan allowed per year, subject to outstanding loan balances for all OUS plans.

Hardship Withdrawals

Available, but not from Roth accounts.

Transfers & Exchanges

Fund-to-fund exchanges within a Providers' menu restricted by excessive trading, market timing and redemption period policies.
Account transfers permitted in-plan (between currently approved Providers) once each calendar year. Plan-to-plan transfers available as distributions. Transfers to consolidate accounts to current TDI providers unlimited.

Change of Provider

One time per year for new contributions

Enrollment

Enroll by the 10th of any month. Salary Reduction Agreement form available online at <http://www.ous.edu/SRA.html>.

More Information

See the TDI Guide online at <http://www.ous.edu/dcretplans/>

Disclaimer – Please read carefully

This material is intended to assist in the administration of the plan. If it conflicts with any formal plan documentation (including, but not limited to, the Plan Document), the formal plan documentation prevails.



TDI:ous

Provider: Fidelity Investments

Plan ID: 71678

Contact: (800)343-0860

Online Address:

<http://www.mysavingsatwork.com/ous>

Investments may from time-to-time be replaced, and account balances transferred to replacement funds, at the direction of the Retirement Plans Investment Committee to comply with the Investment Policy of TDI:ous.

Participant education and account services provided by Fidelity Investments.

Post-tax “Roth” option available.

CORE INVESTMENT MENU

Target Date Lifecycle Funds

Fidelity Freedom Fund Income

Fidelity Freedom Funds 2000 – 2050

(11 target dates, in 5-year increments)

Passively Managed Funds

Vanguard Total Bond Index

Fidelity Spartan U.S. Equity Index

Vanguard Mid Cap Index

Vanguard Small Cap Index

Fidelity Spartan International Index

Actively Managed Funds

Fidelity Retirement Money Market

Metro West Total Return Bond

Vanguard Inflation Protected Securities

Fidelity Contra

American Beacon Large Cap Value

Neuberger Berman Socially Responsible

Times Square Mid Cap Growth Premier

Artisan Mid Cap Value

Managers AMG Essex Small Micro Cap Growth A

Westwood Small Cap Value

Dodge & Cox International Stock

SELF-DIRECTED ACCOUNTS

Stable Asset / Fixed Annuity

ING Stable Value Fund

Variable Annuity

ING PIMCO Total Return

PIMCO VIT Real Return Portfolio

The Growth Fund of America®

ING UBS U.S. Large Cap Equity Portfolio

ING Van Kampen Growth and Income Portfolio

ING FMR Diversified Mid Cap Portfolio

ING JPMorgan Mid Cap Value Portfolio

ING Baron Small Cap Growth Portfolio

ING JPMorgan Small Cap Equity Portfolio

EuroPacific Growth Fund-Class R4®

Mutual Fund Brokerage

Mutual funds through Fidelity NetBenefits™



TDI: tiaa-cref

Provider: TIAA-CREF

Plan ID: 101529

Contact: (800) 842-2776

Online Address:

<http://www.tiaa-cref.org/ous/>

**Individual Advice and Planning
Services offered by TIAA-CREF.**

Post-tax “Roth” option available

Variable Annuity

CREF Equity Index
CREF Global Equities Account
CREF Growth Account
CREF Stock Account
CREF Social Choice Account
CREF Bond Market
CREF Inflation-Linked Bond
CREF Money Market Account
TIAA Real Estate Account

Guaranteed Annuity

TIAA Traditional Account

Mutual Funds

TIAA-CREF Growth and Income Fund
TIAA- CREF International Equity Fund
TIAA- CREF Large-Cap Value Fund
TIAA- CREF Mid-Cap Growth Fund
TIAA- CREF Mid-Cap Value Fund
TIAA- CREF Real Estate Securities Fund
TIAA- CREF S&P 500 Index Fund
TIAA- CREF Small-Cap Equity Fund
TIAA- CREF Social Choice Equity Fund



TDI: valic

Provider: VALIC

Plan ID: 01034-001

Contact: (866) 211-9686

Online Address:

<https://www.valic.com>

Closed to new participants.

Open to participants enrolled in October 2007. Contact VALIC for other investments information.

Variable Annuity

VALIC Money Market II

VALIC Core Bond Fund

VALIC Inflation Protected Fund

VALIC Stock Index

Vanguard Windsor II

VALIC Blue Chip Growth (T. Rowe Price)

VALIC Social Awareness

VALIC Mid Cap Index

VALIC Mid Cap Value (Wellington/First American)

VALIC Mid Cap Growth (AIM)

VALIC Small Cap Index

VALIC Small Cap Special Value (Evergreen/Putnam)

VALIC Small Cap Aggressive Growth (Wells Capital Mgmt)

VALIC International Equities

VALIC International Growth I (American Century/AIM/MFS)

Fixed Annuity

VALIC Fixed Account Plus

Other investments are available in addition to this funds list.

