

NOTICE: Supplemental Retirement Savings Plan Available to OUS Employees

Did you know that most people spend much more time planning a 5-day vacation than they do planning the almost 20 years that they could spend in retirement? Whether you're a new employee or you've been with the university system for years, take some time today to review your retirement savings options.

What is the Oregon University System Tax-Deferred Investment 403(b) Plan?

The "TDI" voluntary retirement savings plan is an opportunity for you to set aside some of your current salary as savings for your future retirement. These contributions can be before-tax deferrals that let you delay paying taxes on your savings and the investment earnings until you take a withdrawal, and you can also make taxable Roth contributions which could qualify for tax-free withdrawal in retirement.

Who is eligible to contribute?

In addition to your employer-funded PERS or ORP account, all non-student employees have the opportunity to make before-tax and Roth contributions to the voluntary Oregon University System Tax-Deferred Investment 403(b) Plan (TDI). This plan can help to supplement your employer-funded retirement program.

How can I start contributing?

The Quick Enrollment Form lets you establish your TDI account and start your contributions in 4 easy steps.

This streamlined form is available online at:

www.ous.edu/quickenroll.html

When you use the Quick Enrollment Form, your contributions will be automatically invested in your provider's designated Initial Investment that is described in section D of the Quick Enrollment form.

Additional information about the Initial Investments and all other investment options can be found on Fidelity's and TIAA-CREF's OUS Plan websites.

Your investments can be changed at any time through Fidelity or TIAA-CREF once you enroll. If you prefer to begin with other investments, you can start the full enrollment process through each provider's website instead of Quick Enrollment.

How much may I contribute?

You can start a 403(b) account by contributing as little as 1% (at least \$25) of your pay every month. The IRS maximum annual contribution for 2009 has increased to \$16,500 and employees 50 years of age or older may contribute an additional \$5,500 per year.

What if I am already participating in the Plan?

The annual limit for 2009 has been increased to \$16,500 for those under age 50, and \$22,000 for those who are age 50 or older. If you would like to increase the amount of your deferrals or change the types of deferrals that you are making (Pre-tax or Roth), please submit an SRA (www.ous.edu/sra.html) to your institution's benefits office.

Where can I find more information about this plan?

This notice is a brief overview of the OUS TDI 403(b) Plan, but much more information is available online.

The Oregon University System is also sponsoring one-on-one consultations with Fidelity and TIAA-CREF Retirement Counselors.

These meetings - whether face-to-face or over the phone - are free of charge. These meetings can be scheduled online with Fidelity or TIAA-CREF.

Links to schedule a meeting online can be found on the second page of the Quick Enrollment Form at: www.ous.edu/quickenroll.html

For Additional Information:

Fidelity:	www.mysavingsatwork.com/ous
TIAA-CREF:	www.tiaa-cref.org/ous
OUS Retirement Plans Website:	www.ous.edu/retirement.html
Quick Enrollment Form:	www.ous.edu/quickenroll.html
Salary Reduction Agreement (SRA):	www.ous.edu/sra.html

Do you have any comments or questions about this communication?
Please contact us using the links at: <http://www.ous.edu/about/redesign/contact.php>



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This message is the 2009 Universal Eligibility Notice for the Oregon University System Tax-Deferred Investment 403(b) Plan. This message is not intended as tax or legal advice. Employees are encouraged to contact their financial representative or tax professional with any questions.