

### 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.

<b>Eligibility</b>	All OUS Employees and OSU Clinical Fellows Student employees are not eligible to participate.
<b>TDI Providers &amp; Programs</b>	TDI: ous (through Fidelity Investments) TDI: tiaa-cref TDI: valic (closed to new participants as of 10/10/2007)
<b>Contributions</b>	Voluntary Salary Deferral. Minimum: \$25 per pay period or 1%
<b>Contribution Limits (2012)</b>	General Limit: \$17,000; Age 50-Plus Catch-Up: \$5,500
<b>Selecting Investments</b>	Investments are participant-directed online after establishing a TDI Provider account. (See the 'provider websites listed later in this document for instructions on setting up an account.)
<b>Distributions</b>	Separation from Service or Age 59 ½
<b>Loans</b>	One new loan allowed per year, subject to outstanding loan balances for all OUS plans.
<b>Hardship Withdrawals</b>	Available, but not from Roth accounts.
<b>Transfers &amp; Exchanges</b>	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.
<b>PERS Service Credit Purchases</b>	TDI funds may be used to restore previously forfeited creditable service time or purchase PERS service credit. Additional information on this process is available from PERS.
<b>Change of Provider</b>	One time per year for new contributions
<b>Enrollment</b>	Enroll by the 10 <sup>th</sup> of any month. Salary Reduction Agreement form available online at <a href="http://www.ous.edu/SRA.html">http://www.ous.edu/SRA.html</a> .
<b>Saver's Credit</b>	Up to \$1,000 (\$2,000 if filing jointly) Information on whether you qualify for this tax credit is available through any tax counselor, your TDI investment provider, or the Internal Revenue Service.
<b>More Information</b>	See the TDI Guide online at <a href="http://www.ous.edu/tdi">http://www.ous.edu/tdi</a> .

#### Disclaimer – Please read carefully

The TDI Guide is intended to assist in the administration of the plan, and it includes a summary of common TDI Plan provisions. To obtain additional information about the Plan, contact your campus' Benefits Office for specific assistance.

In case of conflict between this guide and the official plan documents of the Tax-Deferred Investment 403(b) Plan (TDI) and Oregon state law, the official plan documents, Oregon state law, and federal regulations will govern.

## Tax-Deferred Investment Plan – TDI 403(b)

### 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 500 Index

Vanguard Mid-Cap Index

Vanguard Small-Cap Index

Fidelity Spartan International Index

##### **Actively Managed Funds**

Fidelity Retirement Money Market

Metropolitan West Total Return Bond

Vanguard Inflation Protected Securities

Fidelity Contrafund

American Beacon Large Cap Value

Neuberger Berman Socially Responsible

Times Square Mid Cap Growth Premier

Artisan Mid Cap Value

JP Morgan Small Cap Growth

WHG Small Cap Value

Dodge & Cox International Stock

DFA Emerging Markets Value Portfolio

#### SELF-DIRECTED ACCOUNTS

##### **Stable Asset / Fixed Annuity**

ING Stable Value Fund

##### **Variable Annuity**

ING PIMCO Total Return

PIMCO VIT Real Return Portfolio

Growth Fund of America®

American Funds Fundamental Investors<sup>SM</sup> Class-R4

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

American Funds 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 Account  
CREF Global Equities Account  
CREF Growth Account  
CREF Stock Account  
CREF Social Choice Account  
CREF Bond Market Account  
CREF Inflation-Linked Bond Account  
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 International Equity Index Fund  
TIAA-CREF Large-Cap Growth 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 Blend Index Fund  
TIAA- CREF Small-Cap Equity Fund  
TIAA- CREF Social Choice Equity Fund  
TIAA- CREF Bond Index Fund  
TIAA- CREF Inflation-Linked Bond Fund  
TIAA- CREF Short Term Bond Fund  
TIAA- CREF Money Market Fund

## TDI: valic

**Provider: VALIC**

**Plan ID: 01034-001**

**Contact: (866) 283-4892**

**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.**