

This TDI ‘What’s New’ Guide for 2012 includes a summary of important plan features and information about new participant resources. All of this information – and much more – is available online at www.ous.edu/TDI or through your campus Benefits Office. To obtain additional information about the Plan, talk to your campus’ Benefits Officer for specific assistance.

In case of conflict between this guide and the official plan documents of the TDI and Oregon state law, the official plan documents, Oregon state law, and federal regulations will govern.

PERS Service Credit Transfers

Effective September 1, 2011, Tier One and Tier Two members who are eligible to purchase service time can do so using pre-tax dollars from the OUS TDI 403(b) Plan. You do not need to be separated from service when your transfer is requested from your TDI Provider. You must purchase service credit within 90 days of your PERS retirement. Details on the transfer process can be obtained by contacting PERS or online at http://www.oregon.gov/PERS/section/general_information/trustee_to_trustee_transfer_process.shtml and by contacting your TDI Provider.

Online TDI Workshops

These beginner-level workshops are intended for individuals who are not participating in the TDI Plan, or who would like to learn ways to save more for retirement. The online workshops are entirely self-directed so you can learn at any time and proceed at your own pace. And since they are web-based, you can access them from any computer that has an Internet connection. These workshops can help you to:

- Understand the many advantages of TDI saving
- Find money in your paycheck to save for the future
- Create a budget and manage your debt
- Simplify your finances for easier account management
- Set goals and develop a plan to reach them

Fidelity’s online workshop – [Getting on the Right Path with your OUS TDI 403\(b\) Plan](#)
TIAA-CREF’s online workshop – [Just Starting Out: New to TIAA-CREF or New to Investing](#)

IRS Contribution Limitations

Internal Revenue Code (IRC) places limits on the amount you may invest through the TDI plan on a tax-deferred basis. The maximum allowed elective contribution (salary reduction amount) is periodically adjusted for cost of living by the IRS.

Description	2011	2012
403(b) Elective Salary Deferral Limit	\$16,500	\$17,000
Age 50 Catch-Up Limit	\$ 5,500	\$ 5,500
Annual Addition Limit – DC Plans	\$49,000	\$50,000

Additional information on ‘Dollar Limitations on Benefits and Contributions’ for Prior IRS Years can be found on the [IRS website](#).

Divorce Distribution Procedures

In a divorce your account may be subject to division through a legal document called a Qualified Domestic Relations Order (QDRO). A Qualified Domestic Relations Order is one of the few ways in which a retirement plan accounts may be distributed to anyone other than the plan participant. A domestic relations order is an Order signed by a judge relating to the provision of child support, alimony payments, or marital property rights made pursuant to state domestic relations law.

Detailed procedures regarding divorce distributions can be found online at www.ous.edu/tdi or by contacting the OUS Retirement Plan Administrator.

Investment Menu Changes

Periodically, investment options are updated to maintain a selection of high-quality, low cost investment options. In 2011, there were a number of changes, and the table below shows the affected investments.

Additional information about the investments listed below – including performance and expense ratios - can be found on the respective provider's OUS website (listed below) along with information about all of the other available investments.

Fidelity (www.mysavingsatwork.com/ous):

New/Affected Investment	Date	Reason
JPMorgan Small Cap Growth Fund	7/15/11	Replaced Essex Small/Micro Cap Growth Fund
Vanguard Inflation-Protected Securities	3/11/11	Share class change (expense reduction)
Vanguard Total Bond Market Index Fund	3/11/11	Share class change (expense reduction)
Vanguard Mid-Cap Index Fund	3/11/11	Share class change (expense reduction)
Vanguard SmCap Index Fund	3/11/11	Share class change (expense reduction)

TIAA-CREF (www.tiaa-cref.org/ous): No changes in 2011.

Designate Your Beneficiary(ies)

To ensure that your account would be distributed as you wish, contact your TDI provider to complete your beneficiary designation. You can view and update your beneficiaries online, in the personal profile section of your account. You may also request a beneficiary form by calling your TDI provider.

If you have not designated your beneficiary(ies), or if your beneficiary does not survive you, the TDI plan applies the following order of priority to determine your default beneficiary:

- a) Participant's surviving spouse;
- b) Surviving same-sex domestic partner who is required to be treated the same as your surviving spouse under the Oregon Family Fairness Act of 2007;
- c) Surviving children in equal shares;
- d) Surviving parents in equal shares;
- e) Estate.

Participant Directed Investments

You, as a participant, beneficiary or alternate payee direct the investment of your account among the investment options available through your plan provider. You can make transfers among investments to the extent allowed by your provider(s) and as permitted under applicable tax regulations. Information about available investments including investment performance, expenses and prospectuses can be obtained from TDI plan providers. Investment, fees, and plan contacts information is available at:

- **Fidelity:** www.mysavingsatwork.com/ous or (800) 343-0860
- **TIAA-CREF:** www.tiaa-cref.org/ous or (800) 842-2273
- **VALIC:** www.valic.com or (866) 283-4892 (closed to new participants)