Oregon University System

Salary Reduction Agreement – TDI 403(b)

Use this form to enroll in the TDI or to change/discontinue your current TDI election.

A. Employee Information

Name (Last, First, Initial) Social Security Number (required)

Day Phone / Email Date of Birth

B. Select ONE Provider: and then C. Enter your contribution percentage(s):

		Pre-tax	+	Roth (after-tax)	=	Total
☐	***TDI:ous*** **(**through **Fidelity Investments)**	%	+	%	=	0 %
☐	***TDI:tiaa-cref***	%	+	%	=	0 %
☐	***TDI:valic*** *(closed to new participants)*	%	+	N/A	=	0 %

* Total must be a whole percentage between 1 and 85, and Roth contributions cannot exceed 60%. *
**TO STOP CONTRIBUTIONS: Enter "0" percent in Section C (above). **

D. Acknowledgement, authorization and signature:

INITIAL INVESTMENTS (for new participants): If you do not select specific investments with your provider they will be allocated to a default investment depending on the TDI Provider that you select. For TDI:ous (through Fidelity Investments) the default investment is one of the Fidelity Freedom Funds; a lifecycle investment that most closely corresponds to your projected retirement date. For TDI:tiaa-cref the default investment is the CREF Money Market Account. You can find additional information about these investments, select specific investments for future contributions or change your current account allocations at any time by contacting your selected TDI Provider (contact information listed on the back of this form).

EFFECTIVE DATE OF ELECTIONS: Forms received at your institution's HR department by the 10th of the month will be effective during the current month. Forms received after the 10th will become effective starting in the next pay month.

INFORMATION TRANSFER AUTHORIZATION: Your signature below serves as authorization for the Oregon University System to provide your TDI Provider (as selected in Section B) with your personal information necessary for the establishment of a TDI 403(b) account.

DEFERRAL AUTHORIZATION: I authorize the actions requested above by signing and dating this form. I acknowledge these elections supersede all prior elections. The maximum calendar year salary deferral amount is determined by the IRS via the General Limit (IRC 402(g) - $17,500 in 2014) and additionally, if applicable, the Age 50 Catch-Up Limit (IRC 414(v) - $5,500 in 2014). Your annual maximum will change to stay synchronized with any future adjustments to the IRS limit, but your contributions will not exceed the percentage requested through this form.

ACKNOWLEDGEMENT OF RESPONSIBILITIES: The instructions and information on this form as well as the information in the TDI Retirement Plan Decision-Making Guide are an integral part of this agreement and provide essential information for understanding the OUS Tax Deferred Investment 403(b) Plan. I will ensure that contributions are limited so as to not cause a maximum limits violation if other outside 403(b) plans are aggregated.

Employee Signature Date Institution

Human Resources Use Only ***Date Received:*** _____ ***Entered by:*** _____ ***Entered Date:***

Calculate your contribution percentage or amount:

Q. I know how much I want to contribute, but what percentage of my pay would that be?
A. Desired Annual Contribution / Gross Annual Pay = Contribution Percentage

$5,000 / $50,000 = 10 %

Q. I know the percentage of pay that I would like to contribute, but how much will that be annually?
A. Contribution Percentage X Gross Annual Pay = Annual Contribution Dollar Amount

10 % X $40,000 = $4,000

Need a monthly amount? Divide by the number of months in your appointment (usually 9 or 12).

* This quick calculator is provided as a general tool for your use while planning your contributions. If you have any questions about what contribution level is best for your situation, please contact one of our providers (below) or speak with your financial advisor.

Other Enrollment Actions: When you complete and return this form to your institution (see locations below) you will have taken all of the actions necessary to establish a basic TDI 403(b) account, but there are other important actions to strongly consider:

Additional Action	Vendor	What's the first step?
***Select specific investments**	Fidelity & TIAA-CREF	Log into your account online or contact your provider at the number listed below.
***Establish your beneficiary(ies)**	Fidelity & TIAA-CREF	Log into your account online or contact your provider at the number listed below.
***Meet with your Provider**	Fidelity:	www.mysavingsatwork.com/ous
	TIAA-CREF:	www.tiaa-cref.org/moc

Additional TDI 403(b) Information:

For Information On	Call	Visit Online
TDI:ous (Fidelity)	800.343.0860	www.mysavingsatwork.com/ous
TDI:tiaa-cref	800.842.2888	www.tiaa-cref.org/ous/
TDI:valic	866.283.4892	www.valic.com/
General TDI Information		www.ous.edu/tdi

Form Return Addresses: Return this form to the Human Resources office at your institution.

Institution	Drop-off Location	Mailing Address	City, State, Zip-code
EOU	Inlow Hall, Room 105	One University Blvd.	La Grande, OR 97850
OIT	Snell Hall 107	3201 Campus Dr.	Klamath Falls, OR 97601
OUS	To OSU Human Resources	122 Kerr Admin Bldg.	Corvallis OR 97331-2132
OSU	204 Kerr Admin Bldg.	122 Kerr Admin Bldg.	Corvallis OR 97331-2132
PSU	1600 SW 4th Avenue, Ste 518	PO Box 751	Portland, OR 97207
SOU	Churchill 139	1250 Siskiyou Blvd.	Ashland, OR 97520
UO	677 East 12th Street, Ste 400	5210 University of Oregon	Eugene, OR 97403
WOU	Admin. 205C	345 N Monmouth Ave.	Monmouth, OR 97361