



Spring 2019 Newsletter

THE ART OF THE FISCAL FAST: A FIRST-PERSON PERSPECTIVE

by Crystal Farset, Retirement Benefits Coordinator

In the new year, I made a resolution to improve my financial situation. However, I realized that I hadn't taken note of what my current expenses are, what my debts looked like, what my retirement saving goals were comprised of, and what was needed in my savings account. We have all heard that we should "have at least 6 months of pay in the bank in case of emergency." Unfortunately, my savings account was looking a bit bleak after spending a large sum of money on a home improvement project. I determined that January would be a perfect time to analyze my finances and begin a fiscal fast. In my family, there were no January birthdays, holidays, vacations or celebrations scheduled where money would need to go out.

To begin my fiscal fast, I started with a set of rules.

The first set of rules were comprised of what I was (and was not) allowed to spend money on. I also needed to analyze the things that I needed to give up for the month.

Things that were ok to spend money on included:

- Medical Care
- Veterinary Care for my pets
- Vehicle Repair
- Food (only from the grocery store)
- Pet food
- Medications
- Fuel for my vehicle
- Monthly bills (such as water, electric, trash)
- Monthly debts (such as mortgage, student loan payments, credit card payments, etc.)

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Things that I typically spend money on, but really needed to give up for the fiscal fast:

- Eating out at restaurants
- Convenience items (such as hot cocoa in the morning, drinks, etc.)
- Clothes and household décor items
- Impulse purchases
- Entertainment (such as movie rentals, shows and concerts)



The first few days were difficult. It can be challenging to give up habits and behaviors that are well-established. It was interesting to have thoughts of self-reflection as to why I exhibited certain behaviors and patterns. For example, I love dining out at restaurants. I enjoy the social aspect of getting together with others and having conversation over a lovely meal. I also love the convenience of dining out. I eat delicious food, and don't have to spend time doing dishes. It's a win-win! However, dining out does become expensive, and I could easily entertain at home to save money. During the fiscal fast, I became used to packing my lunch, as well as dining at home every night. It was also very helpful to stock a "snack stash" at work, so if I became hungry or forgot my lunch, I would have no excuses to dine out for lunch.

Other behaviors were purely psychological. For example, I noticed that if I had a stressful day, I longed to go shopping. In the end, I realized that I had two shopping triggers, which were comprised of stress or boredom. By recognizing this mindset, I could think about why I felt that I needed to go shopping. Was it because I needed a distraction, or did I actually need something? In all cases, it was not because anything was needed, but instead the shopping gave me a psychological reward.

During the fast, I was able to evaluate the amount of money that I was wasting in exchange for convenience. I belong to a DVD rental service, where DVD's are mailed to my home. I then watch the DVD, return it, and then another video is sent shortly thereafter. However, if I wasn't in the mood to watch the current DVD, I would venture out to a DVD rental kiosk to find something that I was excited to watch. At times, months would go by, and the DVD from the rental service sat on my table. I then would consistently utilize the kiosk. I learned that I needed to select one method or another. If a DVD arrived in the mail that I wasn't passionate about, I needed to immediately return it for something that I would like. Otherwise, I was paying two ways for movie rentals, when only one method was truly sufficient.

I also evaluated other expenses, such as my trash bill, cell phone bill and others and cut back on unneeded expenses.

In the end, this was the conclusion of the fast:

- No credit cards were used for the month of January. I spent about \$400.00 less (plus interest) than usual by not using my credit cards (and I didn't buy stuff that I didn't need).
- I only spent money from my "ok to spend" list.
- Based on my take home salary, I saved 11% (in cash) by participating in the month long fast.
- I learned a lot about my spending patterns, including where to cut, how to save and what is needed and not needed.

Now, what am I going to do with all of my extra money?

- Saving for retirement is a high priority for me. I increased my 403(b) contribution by another 1%.
- I put the remainder of the money in a savings account. I want to have 6 months of pay saved for an emergency situation. The 10% that I deposited was a nice start to fulfilling my savings goals.

In conclusion, I would recommend a fiscal fast to anyone who may be interested in improving their financial situation. To begin, set a realistic set of goals. Things that were ok for me to spend money on may vary from your personal financial responsibilities. It is important to recognize that my list of things to give up may vary from your list as well.

I also feel that my fiscal fast was successful because I set short and attainable goals. Many of us have made the New Year's resolution to go to the gym every day. But then it is common to burn out and eventually give up entirely. A commitment to make a change for 365 days is tough. By having a 31-day goal, it is short enough to see results, as well as avoid the dreaded burnout. On many occasions, I have been approached by fellow employees who want to save more for retirement, but don't see ways to make this happen. By participating in a fiscal fast, it allows you to press "Pause" on unnecessary spending and allows you to make mental notes regarding your spending habits. You may be surprised to find that you have more income than you thought, which allows you to save more for retirement and increase the balance in your emergency fund.

If you are interested in enrolling in a 403(b) or modifying your current contribution, a Salary Reduction Agreement can be found here: <https://www.opurp.org/plan-forms>



DID YOU KNOW?

ORP rates are going up in 2019. If you are a Tier 1, 2 or 3 member of the ORP, your contribution rates are increasing. Keep in mind that the maximum salary upon which contribution rates can be based is \$280,000.

From July 2017 to June 2019, your contribution rates were comprised of the following percentages:

Tier Level	Employer Contribution	Employee Contribution (Currently Paid By Your Employer)
Tier 1	23.68%	6%
Tier 2	23.68%	6%
Tier 3	9.29%	6%

From July 2019 to June 2021, your contribution rates are comprised of the following percentages:

Tier Level	Employer Contribution	Employee Contribution (Currently Paid By Your Employer)
Tier 1	27.2%	6%
Tier 2	27.2%	6%
Tier 3	9.85%	6%

If you are a Tier 4 employee, the rates remain the same. The rates will never change and are comprised of the following percentages:

Tier Level	Employer Contribution	If the Employee Contributes To The 403(b) Plan	Employer Match
Tier 4	8%	1-4%	Up to 4%



Equally Prepared: Financial Planning for the LGBTQ Community



Equality and investing. Together at last.

Everyone deserves a happy, secure retirement and we all have an equal shot at it. A secure retirement is not about how much money you make; it's about how much you save. While the same saving and investing principles apply to everyone, there are some factors the LGBTQ community has to consider that the rest of the population doesn't.

A few facts to consider:

- 47% of LGBTQ middle-income earners feel less financially secure than the general population.
- 70% of LGBTQ middle-income earners say they are behind on saving for retirement, versus 63% of the non-LGBTQ population.*

*Advisor Magazine, "LGBTQ Americans Report More Financial Struggles and Anxiety Over Money Than Others," September 2017

You have a responsibility to yourself—and those you love—to prepare for the future. You also need to protect what you've set aside. Perhaps you would be interested in attending an interactive workshop that covers financial planning issues affecting the LGBTQ community.

These issues include but are not limited to:

■ Reviewing the impact of state and federal laws such as:

1996: DOMA
2004: Massachusetts
2013: United States vs. Windsor
2015: Obergefell vs. Hodges

■ Discussing how to assess retirement readiness

You can estimate what you will need to retire- using the retirement advisor tool at [tiaa.org/opurp](https://www.tiaa.org/opurp)

■ Reviewing the importance of wills, trusts, powers of attorney and health care directives

You need in life: Durable powers of attorney; Health-related issues

You need in death: Beneficiaries, Wills, Trusts

What would happen if you can't make your own healthcare decisions?

■ Discussing why even with the U.S. Supreme Court marriage equality ruling, estate planning is important

Nothing in, nothing out

Forty-four percent of us say we're contributing nothing to retirement saving. And nearly half of us say our savings and investments amount to less than \$25,000. That's a self-fulfilling prophecy. You've got to start saving something. And it's OK to start small. You just have to start.



It's OK to start small

Experts suggest saving at least 10% of your income each year. If you can't, save whatever you can. Put money where it's not easy to reach. The idea is to let money and time work their magic.

The will to save

Documents such as wills, living wills and Durable Powers of Attorney can be critical to long-term savings planning. About 40% of U.S. adults have a will. If you're among the people to have done so, congratulations! You've taken a huge step toward protecting your assets and the people you love.

Protect what you build

You're saving for a reason: College for your children. A happy retirement. A healthcare emergency. To help to ensure your assets are there for you and those you love, there are a few legal documents you should consider discussing with your attorney about creating and maintaining. Have you created those documents? Have you made your wishes known?

Attend a live webinar to get more detailed information:

Tuesday- June 11, 2019 from 9 a.m. - 10 a.m. Register at: tiaa.org/webinars

Additional Resources:

Human Rights Campaign—hrc.org

GLAAD—glaad.org

National Gay & Lesbian Chamber of Commerce—nglcc.org

American Civil Liberties Union—aclu.org/lgbt-rights

Freedom To Marry—freedomtomarry.org

NCLR—nclrights.org



UPCOMING RETIREMENT EXPOS

The Oregon Public Universities Retirement Plans Office has partnered with the Human Resources Benefit Managers at the following institutions to hold Retirement Expos for the employees of those universities. These expos are free to attend and admission to the main hall requires no registration. Employees who are interested in attending breakout sessions must register for those sessions. For 2019, the expos will be held:

Date	University	Time	Location
April 29, 2019	Portland State University	10:00 AM to 3:00 PM	Smith Memorial Student Union - Ballroom, Room 355
June 10, 2019	Western Oregon University	10:00 AM to 3:00 PM	Werner University Center Columbia-Rooms 123A and 123B

If your campus is not listed, do not worry. We are rotating the expos each year, so that the employees of each school will have the opportunity to learn about important retirement topics and ways to save.

IS YOUR BENEFICIARY INFORMATION UP-TO-DATE?

It's time to take note of any life changes that may have occurred in the past year. Did you get married, divorced, have children or have a loved one pass away?

If you do not have a beneficiary or beneficiaries designated, the plan administrator will direct the benefits to be paid to the surviving person or people in the first of the following categories of successive preference.

1. Current spouse who survives the participant for 30 days;
2. Same-sex domestic partner** who survives the participant for 30 days;
3. Children, including adopted children, who survive the participant for 30 days, to share payments equally;
4. Parents who survive the participant for 30 days, to share payments equally; or
5. The estate.

**For this purpose, a participant's same-sex domestic partner is the individual, if any, who the Oregon Family Fairness Act (which is sections 1 to 9 of 2007 Oregon Laws Chapter 99) requires to be treated the same as the participant's surviving spouse.

If you don't have a beneficiary or beneficiaries listed in your retirement account(s), it can be a simple process to make your final wishes known. If you have not selected any beneficiaries, or if you would like to amend your current choices, you must contact your plan provider. You can make those changes on-line or you can request that a form be mailed to you.

Why stay with the Oregon Public Universities Retirement Plans (OPURP) when you retire?

1. You are not required to take your money out of your Fidelity, TIAA or VALIC plan when you retire or terminate employment. You can leave your money in the plans until you are age 70½ when you are required to begin minimum distributions.
2. You can consolidate other funds into your OPURP account. If you have an eligible plan from another employer (e.g., 401(k), 403(b), 401(a) or 457(b)) or an IRA, you can roll those into your plan here. If you are a PERS member, you can also roll your IAP account into your OPURP plan upon retirement.
3. OPURP is a low cost program. OPURP offers you lower administrative fees and investment products that are competitively priced when compared to many other mutual funds. Lower investment fees can continue to help you keep more of your retirement money working for you in your portfolio.
4. OPURP plans offer a variety of distribution options, including full withdrawal, partial withdrawal, or systematic withdrawal, which includes monthly, quarterly or annual withdrawals.
5. OPURP plans offer a diverse list of investment options that range from Target Date Funds which are based on your age and automatically adjust as you get closer to retirement, Core funds that let you put together your own portfolio, and Managed Accounts, where you can get personal assistance from a professional. Fidelity also offers a self-directed brokerage account with hundreds of mutual funds from which to choose.
6. You get investment oversight from the OPURP Investment Committee and a professional investment consultant. Funds are monitored on a quarterly basis and new funds are reviewed and chosen by the committee upon the recommendation of the consultant.



It's always a good idea to consult with your plan's representative or your personal financial advisor to review your options.



TIAA Educational Opportunities



Don't forget you have access to live webinar speakers every month on a variety of topics. Here is the schedule for the next several months: you can access the webinars at tiaa.org/webinars

All Webinars are listed in Pacific Time

April

- SPECIAL TOPIC: Tax planning in 2019 4/16, 9-10 a.m.
- Tomorrow in Focus: Saving for your ideal retirement 4/16, 12-1 p.m.
- SPECIAL TOPIC: Quarterly economic and market update 4/17, 9-10 a.m.
- The Starting Line: Why and how retirement saving should begin now 4/17, 12-1 p.m.
- Within Reach: Transitioning from career to retirement 4/18, 9-10 a.m.
- SPECIAL TOPIC: All about IRAs 4/18, 12-1 p.m.
- SPECIAL TOPIC: Millennial financial literacy and fin-tech use 4/25, 9-10 a.m.

May

- SPECIAL TOPIC: The 411 on 529 college savings plans 5/2, 9-10 a.m.
- Attention to Detail: Financial finishing touches for women 5/7, 12-1 p.m.
- SPECIAL TOPIC: Market-proof your retirement 5/8, 9-10 a.m.
- Healthy Numbers: Integrating healthcare into your retirement plan 5/8, 12-1 p.m.
- Halfway There: A retirement checkpoint 5/9, 12-1 p.m.
- SPECIAL TOPIC: Understanding Medicare 5/14, 9-10 a.m.
- Money at Work 2: Sharpening investment skills 5/14, 12-1 p.m.
- She's Got It: A woman's guide to saving and investing 5/15, 9-10 a.m.
- SPECIAL TOPIC: Demystifying life insurance 5/16, 9-10 a.m.
- SPECIAL TOPIC: Estate planning basics 5/21, 9-10 a.m.

June

- June Equally Prepared: Financial planning for the LGBT community 6/11, 9-10 a.m.
- SPECIAL TOPIC: Market-proof your retirement 6/11, 12-1 p.m.
- Paying Yourself: Income options in retirement 6/12, 9-10 a.m.
- Start to Finish: The early career woman's guide to financial wisdom 6/12, 12-1 p.m.
- SPECIAL TOPIC: How smart investors ride out market volatility 6/13, 9-10 a.m.
- Inside Money: Managing income and debt 6/13, 12-1 p.m.

WEBCASTS FROM FIDELITY

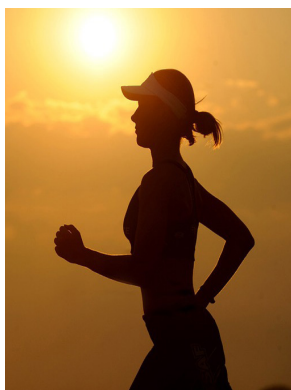
Upcoming Fidelity Webcasts:

Keeping Your Personal Information Safe

Data breaches. Compromised accounts. Identity theft. These days, threats to our personal information seem to be everywhere. So join us for a helpful discussion on the things you can do to protect yourself. Many of them are simpler than you may think.



- ✓ May 1, 2019 at 10am PT
- ✓ May 2, 2019 at 11am PT



Women & Wellness: Demand More

Total well-being doesn't happen overnight. But it can start with this webcast. We're bringing leaders in this field together for a special discussion to help women take control of their finances, health, work, and life. Panelists will share inspiring personal stories, challenges they faced on their roads to success, and key insights to help achieve greater wellness.

- ✓ June 19, 2019 (time to be determined)
- ✓ June 20, 2019 (time to be determined)

Visit www.fidelity.com/webcasts to register for any of these upcoming webcasts, to view a calendar of upcoming events, and to access recordings of previously held webcasts.

Ask Us
Anything

You don't have to know all the answers —
we're here to help.



In-Person Consultations

At Fidelity, we're here to help you give attention to your own future; we are committed to helping you make sure you're on track toward a future that's unique to you. Meet with us one-on-one and you'll be able to tap into the education, resources, and support that only a trusted partner can provide. Plus, consultations are free to you as an employee benefit.

Justin Blatny and Ronald Elia visit all of the Oregon Public University campuses regularly and they are ready to help you address many questions, including:

- ✓ Am I investing properly?
- ✓ Am I on track with my retirement savings?
- ✓ How do I bring my retirement savings together?
- ✓ How do I turn retirement savings into ongoing, steady income?

Visit the "Contact Us" tab on netbenefits.com/opurp to view a schedule of dates and locations where Justin and Ronald will be available for consultations.

Justin and Ronald are licensed professionals, experienced in helping people plan for their financial futures. You can meet with them whenever you want and can ask them anything. Really!

Justin Blatny

Ronald Elia



Have an old retirement account? Consolidate it today!



Do you have more than one retirement account? If you're changing jobs or have changed jobs in the past, it's time to make a choice on what to do with that old account.

If simplification and having everything in one place sounds like something you are looking for, roll over to your current Oregon Public Universities TDI plan. This allows you to manage all of your retirement assets through one account with one statement and take advantage of the carefully selected mutual funds available to you through this account.

4 reasons to consider consolidating your accounts

Putting savings and investments in one place can save time and money.

- Fidelity Viewpoints – 03/27/2018

Key takeaways

- Holding your investments in your Oregon Public Universities TDI plan can provide a complete view of your portfolio.
- Seeing all your investments may help you track tax opportunities, reduce fees and commissions, and plan more effectively.

Lots of investors spread their money out in accounts at multiple financial service companies. But bringing all your investments to your Oregon Public Universities (OPU) TDI plan can make life simpler and more convenient.

Consolidating accounts can also make it easier to manage your asset mix, diversification, and taxes, while potentially lowering fees, and increasing access to investment, cash management, and other financial planning services.

“Managing your financial life takes time, but adding the complexity of planning across multiple providers can make it more time consuming,” says Ann Dowd, CFP®, vice president at Fidelity. “Why make it hard on yourself to get a complete view of your cash flow, financial needs, and investments?”

Here are 4 things that may help simplify your financial life if you decide to consolidate your financial accounts into your TDI plan.

1. Complete view of investments

Consolidating multiple accounts can make it simpler to take control of your portfolio and have your investments work effectively for your goals. If you have investments in several locations, it can be difficult to stay on top of your overall portfolio. It’s also complicated to make your investments work together. You could be duplicating exposure to certain investment types.

When you consolidate, it’s much easier to take charge of your strategy and keep your intended asset allocation on track. Moreover, rebalancing can be a much simpler task with an integrated view. It can be easier to form a clear picture of your performance and investment mix when it’s all in one place.

Of course, you always want to carefully consider any potential benefits of remaining in the 403(b) plan before deciding to roll it over. You will want to think about the investment choices, fees and expenses, and tax considerations, along with the plan’s withdrawal rules.

2. Track tax opportunities

Bringing retirement accounts and brokerage accounts together with one service provider may make it easier to implement a tax-efficient investing strategy. You can look at all your holdings at once rather than having to view each account separately.

Or you may find it easier to implement an asset location strategy. If they are with one provider, it is much easier to keep track of them.

3. Reduce fees and commissions

If you’re investing through multiple providers, you might be paying more fees than necessary. This is because some financial providers have thresholds for price breaks. Generally, the more assets you have with a single financial provider, the more opportunities you may have for reducing or eliminating account fees and lowering investing expenses.

This is not always the case: Some providers may offer lower cost products than others, so you need to check to see how any change would impact your particular situation.

4. More effective planning

Consolidating accounts may also improve your financial planning, such as retirement income planning. For example, retirees need to determine how much to withdraw from their retirement accounts each year to ensure that their retirement savings will last their lifetimes—a so-called sustainable withdrawal rate. They also need to make sure they are meeting their required minimum distributions (RMDs) from retirement accounts when the time comes at age 70½.

“Planning across multiple providers can make it harder to get a realistic view of your cash flow, needs, and progress,” notes Dowd. “Being able to speak with one company about all your savings can make it easier.”

Look before you leap

If you decide to consolidate, do it wisely. Consider the investment options, particularly if your workplace plan offers institutional shares, which may be less expensive than the investment options in your former employer’s retirement plan. Overall, you need to be sure that the benefits outweigh any potential costs.

Consolidating is a decision that needs some time and consideration, but the potential benefits may make it worth your while. You could find it easier to set and maintain your asset allocation, as well as diversify your portfolio more effectively. You might find opportunities to save money, through both improved tax efficiency and the lower fees often associated with having more money at one provider. Most of all, you’ll have a chance to plan more effectively and to take control of your finances. That’s a move that, in the end, could improve your overall financial picture.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

1. A number of financial service providers offer IRAs. You should choose the financial service provider that best meets your personal needs and investment objectives.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and are subject to change, which can materially affect investment results.

Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Views and opinions expressed are not necessarily the opinions or recommendations of Fidelity Investments. This material is provided for informational purposes only and should not be used or construed as a recommendation for any security.

Keep in mind that fees may apply when closing and consolidating accounts.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

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530267.23.2





VALIC WILL NOW BE KNOWN AS AIG RETIREMENT SERVICES

As of March 2019, VALIC has changed its name to AIG Retirement Services. If you are a VALIC/AIG participant, please note the following:

- No action is required on your part
- Everything that is currently in place with your account remains the same

If you have any questions about this change, please reach out to your AIG representative.

AIG Fund Option Changes

On January 31, 2018, AIG Retirement Services, (formerly VALIC) added mutual funds to the line-up of available investments in the Optional Retirement Plan (ORP) and the 403(b) Tax-Deferred Investment (TDI) plan. For participants who are still working, their contributions are automatically deposited into these new mutual funds using a mapping strategy to identify mutual fund investments similar to previous annuity fund allocations (Fund Mapping Available [Here](#)). As of January 31, 2018, no new money has gone into the annuities.

The main reason we asked AIG to add these mutual funds was to lower the investment fees for participants in AIG. AIG's mutual fund investment fees are lower than its annuity investment fees, while still offering participants a diverse fund line-up from which to choose. AIG agreed to our request in order to be more competitive with the other investment providers available to OPURP participants.

Participants in the annuities are now able to move the money from the annuity to any of the new mutual funds at any time and at no cost; AIG has agreed not to charge any surrender fees for

these transfers. Once a participant does transfer money to a mutual fund, however, they cannot move money back to an annuity. Participants are also able to transfer their AIG accounts to either TIAA or Fidelity.

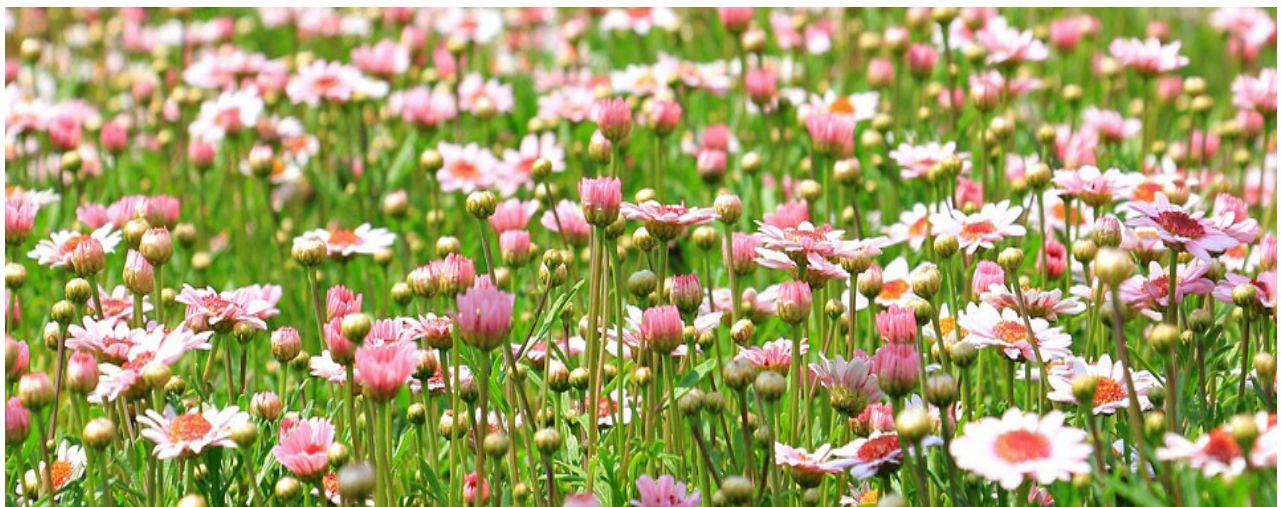
The following is an example of the potential effect lower investment fees might have on a participant's overall bottom line:

In the annuity menu, the lowest fund expense is 1.20% annually and the highest fund expense is 2.25% annually. In the new mutual fund menu, the lowest fund expense is 0.04% annually and the highest fund expense is 1.04% annually. Although we can't predict whether there will be a difference in the return on investment between an annuity and a mutual fund, the average fee cost reduction moving from the annuity menu to the mutual fund menu is over 1.0% (100 basis points). This reduction in fees can be significant. For example, if a participant has \$100,000 in their retirement account in a fund that charged 1.20%, it would cost them \$1,200 per year in fund management fees. If that account was invested in a fund that charged 0.10%, the fund management fees would be only \$100. Participants should consider this along with their other investment goals and priorities when deciding how to invest their retirement account.

For participants in one of the fixed annuities, it is recommended that they talk to an AIG representative or financial advisor about available options before making any changes.

Those participants interested in transferring to another provider, transferring from the annuities in AIG to the mutual funds, or changing current mutual fund allocation will need to call AIG at 866-283-4892 or log into your account at www.VALIC.com.

For questions, please email Retirement Plans Management at opurp@uoregon.edu or call our office at 541-346-5784.



RETIREMENT 101

Q: I am nearing retirement age, and am worried that the market might fall and affect my retirement income. Do you have any information on protecting the money that I've saved in my retirement account?

A: We asked our friends at TIAA to see if they had any recommendations on how to avoid market volatility when nearing retirement. This is what they had to say:

Diversification is critical to combat marketing volatility

Your retirement plan gives you the ability to invest in a wide variety of asset classes. With financial markets in constant motion, you'll want to strive to have a balanced portfolio to help you mitigate risk. Change is the only constant certain asset classes, or types of investments, such as equities (stocks), have the potential to deliver higher returns over time. But, that potential comes with greater risk of loss in the short term and the chance for more volatility of each single investment class. Sometimes the best-performing asset class one year becomes the poorest performer the next year and vice versa.



By holding different investment types in your portfolio, the upswing of one may help offset the downward movement of another as market conditions change. Learn more about what the markets are doing today at [TIAA.org/market-commentary](https://www.tiaa.org/market-commentary).

You've likely heard repeatedly throughout your career how important it is to save for retirement. However, as the day approaches, there are additional questions you'll have to ask yourself. Am I overexposed to market losses? Will I outlive my money? Am I confident that I can retire on my terms?

In retirement—and the years leading up to it—protecting your savings becomes just as important as growing it.

Attend a live seminar on this and get even more detailed information:

Market-proof your retirement 5/8, 9 -10 a.m. [tiaa.org/webinars](https://www.tiaa.org/webinars)

Q. I have some old retirement accounts, how do I move these funds into the Oregon Public Universities Plan?



A. We consulted with our friends at Fidelity Investments, and this is what they had to say:

If you have retirement savings in another employer's plan or in an IRA, consolidating accounts may help make it easier to manage your savings. Be sure to consider all your available options and the applicable fees and features before moving your retirement assets.

The Oregon Public Universities TDI Plan permits rollovers from eligible pretax and/or Roth contributions from another 401(k) plan, 401(a) plan, or 403(b) plan or eligible pretax contributions from individual retirement accounts (IRAs, traditional IRAs, Simplified Employee Pension plans, and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA).

Additional information on the forms or materials needed to complete this process can be obtained by contacting your current service provide (either Fidelity Investments or TIAA). You should consult your tax adviser and carefully consider the impact of making a rollover contribution to your Employer's plans because it could affect your eligibility for future special tax treatments.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Want to Contact Us? We'd Love to Hear from You!

Physical Address:

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Eugene, OR 97401

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