OREGON PUBLIC UNIVERSITIES
Retirement Plans

Summer 2021 Newsletter

This "Rule of 72" May Inspire You to Save More

TIAA

The truism "it takes money to make money" applies to many situations. Fortunately, when it comes to building a nest egg, all it takes is a little money early on to potentially make a lot of money in retirement.

72: It's all in the math!

Often basic math works better than emotional discussions in motivating people to save more money. And nothing demonstrates the power of compounding interest more elegantly than the numbers 7 and 2—especially to savers with plenty of time on their side. Here's how…

1) First, the rule of 72 states that an investment with an average annual return rate of 7.2% is set to double every 10 years. That's right! *Double*.

Here's a rule of 72 example: If 20-year-old Sarah invested $1,000 today and just left it there until she retired at age 70, she could end up with something like $32,000. A 32x increase! Based on the historical, long-term returns of US large-cap stocks, the assumption of 7.2% growth is very reasonable (of course, as always, past performance is no predictor of future returns). If Sarah waited until age 30 before investing that $1,000, she would only end up with half the amount of money ($16,000 instead of $32,000) at age 70. That's why it's important to save as early as possible.

2) Similarly, if you assume a 10% rate of return, you double your money every 7.2 years.

IN THIS ISSUE:

Meaning, at age 70, Sarah's balance would look more like $128,000! If you leave money by itself for long enough, it really can start multiplying exponentially. Historically (that is, 1928 through 2014), the annual average return rate for the S&P 500 has been 10%. If you factored in reinvested dividends over that period, the figure would be even higher. Of course, if you break down this timespan into shorter periods, there is some variation: For example, the average annualized return for the three-year period, 2013-2015, was 15.13%; other periods experienced much lower averages.

On the flip side, the rule of 72 applies to credit card debt

Just like the accelerated growth on your savings, the same thing can happen—in the opposite direction—when your debts compound. Credit card providers usually charge interest rates higher than 10%, meaning those institutions are making money off of you at a faster rate. But for the sake of this argument, let's suppose Sarah's more feckless twin sister, Julie, owes $1,000 and the rate is 10%. If she avoided repayments for 7.2 years, she would double her debt! Of course, few are so irresponsible as to throw seven years' worth of credit card statements, unopened, into the trash. This example shows how compounding can work against you; the sooner you pay off your debt, the lower the total cost to you. Just as I like to inspire savers with the rule of 72, I find it handy to discourage would-be borrowers as well. The $1,000 shopping spree (at a borrowing rate of 10 to 18%) is costing a lot more than the original $1,000 price tag. Understanding the rule of 72 (really a math equation) can help you quickly understand both the potential benefit of saving early—and the cost of buying on credit. Whether you are still quite early or well into your career, there may be no better time than the present to invest in your retirement.

Important Message from Oregon Public Universities Retirement Plans (OPURP) Office

Solicitation Emails Regarding Retirement Counseling

It has come to our attention that some university employees have received solicitation emails from various companies offering their services for retirement counseling.

If you received a communication from companies such as "My403bonline", "PERAhelps" or "Fed Resource" offering assistance with retirement plans, please be advised that these companies have no relationship with Oregon Public Universities Retirement Plans (OPURP), PERS, or any of the fund sponsors (Fidelity, TIAA, AIG or OSGP).

OPURP neither endorses nor recommends these services; therefore, if you receive emails offering assistance with your retirement plan that seem questionable, please let your benefits department know. If you have any other questions or concerns, please contact OPURP at opurp@uoregon.edu.

Attention Fidelity ORP Participants:

Beginning **July 21, 2021**, the following investment option will be added to the investment lineup.

- **Invesco Stable Value Trust Class B1**

Invesco Stable Value Trust Class B1

Ticker: N/A

Gross Expense Ratio: 0.31% as of 09/30/2020

Objective: The Fund seeks the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain liquidity.

Strategy: The Fund invests in a highly diversified portfolio of investment grade, fixed and floating rate securities. The Fund may invest in such securities directly or indirectly through commingled investment vehicles. In addition to the fixed income investments above, the Fund may enter into security investment contracts (sometimes called "wrap agreements") issued by banks and insurance companies.

Risk: The Contracts and securities purchased for the fund are backed solely by the financial resources of the issuers of such Contracts and securities. An investment in the fund is not insured or guaranteed by the manager, the plan sponsor, the trustee, the FDIC, or any other government agency. The Contracts purchased by the fund permit the fund to account for the fixed income securities at book value (principal plus interest accrued to date). Through the use of book value accounting, there is no immediate recognition of investment gains and losses on the fund's securities. Instead, gains and losses are recognized over time by periodically adjusting the interest rate credited to the fund under the Contracts. However, while the fund seeks to preserve your principal investment, it is possible to lose money by investing in this fund. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuers' promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance. Additional risk information for this product may be found in the prospectus or other product materials, if available.

5 Ways to Protect Yourself from Cyber Fraud

Here's what you can do to keep your Fidelity workplace savings account safe.

1

Set up online access for your Fidelity NetBenefits® account with a unique username and password.

Cybercriminals frequently attack unregistered online accounts.

> If you're new to NetBenefits, create a UNIQUE username and password by selecting *Register as a new user* from NetBenefits.com.

> If you're already registered, change your username and password by visiting NetBenefits.com > Profile > Security Center.

2

Sign up for 2-factor authentication at login to further protect your Fidelity NetBenefits account.

2-factor authentication at login allows you to enable a challenge every time you log in OR whenever you log in from a new device.

> Visit NetBenefits.com > Profile > Security Center to sign up.

> You must have a phone number on file in NetBenefits to be eligible for this service.

3

Add or update your mobile phone number and email address.

Get real-time alerts and confirm sensitive transactions through 2-factor authentication.

> Visit NetBenefits.com > Profile > Personal & Contact Information.

4

Sign up for eDelivery and monitor your Fidelity NetBenefits account.

Check account statements and other documents for unauthorized activity.

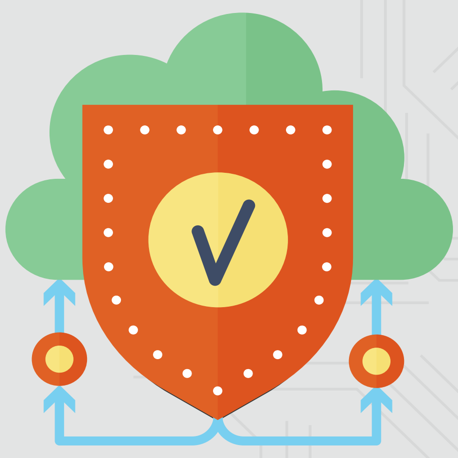
> Visit NetBenefits.com regularly. To receive your documents via email instead of U.S. Mail, go to Profile > Communication.

5

Enable Fidelity MyVoice®.

Eliminate the need for passwords with your personal encrypted voiceprint.

> The next time you call, a Fidelity Representative will offer to enroll you—you'll need to provide Fidelity consent to create your unique voiceprint.



Ready to learn more about online security, and how Fidelity is protecting your accounts online?

Visit **NetBenefits.Fidelity.com/onlinesecurity**.

Fidelity INVESTMENTS

Message for TDI Participants Using a Dollar Amount Rather than Percentage of Pay

If you are using a dollar amount to contribute to the TDI 403(b) plan, rather than a percent of pay, you may want to consider making a change. This hard coded limit was available in previous years on the Salary Reduction Agreement (SRA) – now referred to as the 403(b) Voluntary Savings Form - but it has since been removed and only percentages can be used. The annual contribution limit set by the Internal Revenue Code (IRC) is used to ensure you do not go over the allowable annual contribution limit. By using a dollar amount rather than a percent of pay, you are missing out on increased contributions when you have a salary increase; and by using a hard-coded maximum limit which some of you do, you may also be missing out on dollars you could be saving to add to your retirement account. Also, if you are on an academic-year (nine month) appointment, payroll does not process your fixed-amount 403(b) contributions in July or August, thereby skipping two contributions to your account. You can easily set up a full year of contributions by updating your Voluntary Savings Form (VSF) to change your savings calculation to a percentage of pay. Payroll will then process your requested percentage-based contributions from each month in which you receive pay.

The IRS limits have increased over the years. For 2021, the limit is $19,500, and if you are 50 years of age or older, you can contribute an additional $6,500, for a total of $26,000 per year.

If you would like to change from a dollar amount to a percent of pay, and/or remove that hard coded limit from your contributions, simply complete a new form at https://www.opurp.org/plan-forms. Portland State, University of Oregon and Oregon State employees can complete an on-line form which will go directly to payroll. If you work at one of the other universities, you can complete the fillable PDF and get it to your payroll department at your convenience.

If you have any questions, please email the retirement plan team at opurp@uoregon.edu.

Cybersecurity: TIAA's long-standing practices support DOL's new guidance

In April 2021, the Department of Labor (DOL) published cybersecurity guidelines that provide tips and best practices for retirement plan sponsors, participants and service providers. The DOL's recommendations were issued based on a report from the Government Accountability Office (GAO) titled *Federal Guidance Could Help Mitigate Cybersecurity Risks in 401(k) and Other Retirement Plans*.

TIAA applauds both the GAO and the DOL for thoroughly addressing a topic of such great importance. We have long made cybersecurity and the protection of participant, plan and financial information a top priority, and our current controls and practices are aligned and compliant with the DOL guidelines.

The following are key elements of our cybersecurity program that meet or exceed the GAO/DOL recommendations for service providers.

Information security standards, practices, policies and ongoing compliance

- As a regulated financial institution, TIAA is regularly examined by the Federal Reserve Bank of Boston, the NY Department of Financial Services, the SEC and FINRA, among others.
- In addition to our legal and regulatory obligations, we also map our cybersecurity program against recognized frameworks, such as the International Organization for Standardization/the International Electro-technical Commission (ISO/IEC 27002), the National Institute of Standards and Technology (NIST), and now the DOL, as applicable.
- TIAA is Service Organization Controls (SOC)-certified and is regularly audited by independent parties.
- We maintain a cybersecurity insurance policy.
- TIAA's cybersecurity and fraud programs address fraudulent disbursements and breaches of relevant information systems.
- We operate robust awareness programs to help ensure employees, institutions and participants are aware of cybersecurity risks that they can encounter. These programs are implemented to encourage all to be vigilant and to urge reporting of unusual activity.
- TIAA maintains an incident response team and complies with all existing obligations in respect to breaches, including credit monitoring at its sole expense.
- A detailed Information Security Appendix contained in our contracts with plan sponsors details our obligations around these best practices.

Solutions you can trust

Now more than ever, it is important that strong cybersecurity measures are in place to prevent attacks by criminals taking advantage of a crisis. At TIAA, continually safeguarding the privacy and security of our participants' and client institutions' information is our top priority.

At TIAA, a layered defense protects our clients and participants.

Assess and monitor threats

- 24/7 fraud threat monitoring
- Active participation with key industry threat intelligence groups that share real-time data
- Industry best fraud prevention practices
- Global 24/7 security operations

2B
network events monitored daily

Protect assets

- Multi-factor authentication options
- Mobile app biometric integration
- Voice biometrics
- Encryption of laptops and portable devices
- Patches, antivirus, malware, firewall
- Innovative techniques (artificial intelligence, machine learning, etc.)

14M
network events blocked/reviewed quarterly

Educate our people

- Additional employee education on cybersecurity and awareness during a crisis
- Specialized fraud awareness and training for call center and front-line staff
- Best practices for plan sponsors shared as part of our Cyber Client Engagement Program
- Customer resources for protecting themselves online, including tips to avoid phone scams and phishing

100M
digital logins monitored annually

Our continued commitment to protecting our participants' information

Educating our employees

In partnership with NYU Tandon School of Engineering, TIAA provides employees with the opportunity to obtain a master's degree in cybersecurity. The innovative partnership with NYU Tandon recently earned a CSO50 Award, which recognizes organizations for security projects and initiatives demonstrating outstanding business value and thought leadership.

Customer Protection Policy

At TIAA, our practice is to reinstate a client's TIAA account in full if there is a loss that is determined to be the result of unauthorized activity through no fault of the client. At the same time, we believe it's important that clients take actions to safeguard their account information by following common security practices as outlined at TIAA.org/public/about/inside/topics/security-center/customer-protection-policy.

Find more information on how TIAA protects our participants' information at TIAA.org/public/plansponsors/land/plansponsorcybersecurity.

TIAA

All data as of 12/31/2020.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.

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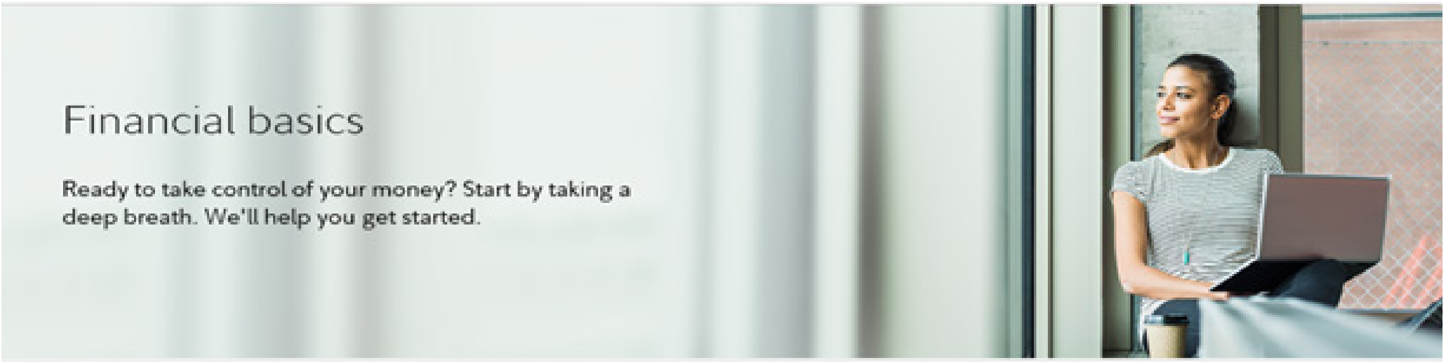

The Fidelity perspective

- Budgeting: Spend less than you earn and prepare for emergency costs, like a medical expense or car repair.
- Managing debt: Eliminate high-interest debt, like credit cards or private student loans.
- Saving: When saving for retirement, an early start can make all the difference. Make the most of your contributions through available employer match programs.

Get a financial checkup now

It just takes 5 minutes to see what you're doing right with your money ... and what needs work. Answer a few simple questions key to your future retirement and get an action plan with next steps for where to consider putting your next dollar.

Budgeting your money

Tips for better budgeting

You can keep track of your money and still have a life. Learn how to slice up your paycheck to make sure you're spending in the right areas.

Budget Checkup tool

Does your spending stack up? Use this simple tool to compare your spending (and saving) against our 50/15/5 rule of thumb.

Paying down debt

How to pay off debt—and save too

Balancing paying off debt and saving can be tricky. Here's a step-by-step guide to getting out of debt for good.

Keep credit under control

These 7 credit card tips can help minimize your mistakes and maximize your benefits.

Explore new strategies for paying off your student loans

Our easy-to-use tool can help you assess and track your progress.

Struggling with credit card debt and need extra help?

Get a free credit counseling session and make a plan to get a handle on your debt with Money Management International.

Beginning to save

10 top money tips

Check out money guru Jean Chatzky's top tips for simplifying financial issues you may be facing.

Alternative ways to save for retirement

Learn about tax-advantaged ways to save for your retirement when a 401(k) or other workplace plan is not available.

Your account will automatically be reimbursed for all ATM fees charged by other institutions while using a Fidelity® Debit Card linked to your Fidelity Cash Management Account at any ATM displaying the Visa®, Plus®, or Star® logos. The reimbursement will be credited to the account the same day the ATM fee is debited from the account. Please note that there may be a foreign transaction fee of 1% that is not waived, which will be included in the amount charged to your account. The Fidelity® Debit Card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity Investments. Visa is a registered trademark of Visa International Service Association, and is used by PNC Bank pursuant to a license from Visa U.S.A. Inc.

The Fidelity Cash Management Account is a brokerage account designed for spending and cash management. It is not intended to serve as your main account for securities trading. Customers interested in securities trading should consider a Fidelity Account®.

Investing involves risk, including risk of loss.

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 subject to change, which can materially impact 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.

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Five Essential Estate Planning Questions to Ask

We all hope to leave something behind after we're gone. For some people, that takes the form of leaving an inheritance for family, money for a grandchild's college education, a legacy for a favorite cause, or even some sentimental items for friends. For others, it's simply trying to minimize the challenges—financial and emotional—facing those loved ones. One of the biggest benefits of having an estate plan is knowing you've done what you can to make things easier for them.

Pondering your incapacity or mortality, and what might happen to your loved ones when you are no longer with them, can be tough to face. It's what keeps most people from starting the estate planning process. Taking this step now—and regularly reviewing your estate planning documents after you've crafted them—can provide confidence for you and your loved ones that your wishes will be carried out.

Here are five estate planning questions to help you get going:

1. Who makes decisions if I can't?

If you become incapacitated and can't make decisions for yourself, who will make them for you? Who will manage your assets? It's hard to imagine putting that burden on your loved ones' shoulders in such a challenging situation, which is why you should spell out your thoughts in a durable power of attorney, a healthcare proxy, and a living will. If you don't have these documents, your loved ones would have to petition the courts for guardianship or conservatorship, and that would be on top of worrying about your health.

Here are the basics:

- A living will allows you to say which medical treatments you would or would not want to receive if you couldn't make your own choices.
- A healthcare proxy lets you put someone in charge of making healthcare decisions on your behalf.
- A general durable power of attorney designates someone to manage your day-to-day financial and legal affairs. This person can be authorized to receive income, write checks, pay expenses, file your income taxes, and more.

"Before choosing the people in these roles, consider all the things that they would be responsible for," says Daniel Soo, a senior wealth management advisor with TIAA. "Think carefully about whether they have the time and the expertise to handle them. It also helps to have a trusted advisor, like TIAA, to provide support along the way."

2. Who gets my savings and possessions?

Think about the things you have to share—whether it's money you've saved, your home, or heirlooms you've collected. Passing those on to others can have an emotional, as well as a material, effect on their lives. Estate planning provides a way to make sure your possessions are shared the way you intend.

- Your will is typically the primary component of your estate planning documents, outlining your general wishes, and the executor is the person who carries them out. So it's important to choose an executor for your estate.
- Not all assets get transferred through a will. Life insurance and retirement accounts are typically passed through the beneficiary designations on those accounts.
- Similarly, property that you own jointly typically passes to the surviving owner.
- If you have transferred assets to a trust—either revocable or irrevocable—those assets will not pass under your will but will pass per the terms of your trust.

Keeping all of your estate planning documents updated—including your will, beneficiary designations, and titles of large assets—and having a plan to control, manage and protect your assets are important steps to take to make sure that the people you want to receive benefits actually do.

What happens if you pass away without having done any estate planning?

"In that case, the laws of your state will decide who inherits your property," Soo says. "It will likely go to your next of kin, which could be your spouse, a parent, a child, or a sibling. This will be an emotional time for your loved ones. There could be differences of opinion unless you've made your wishes clear. Talk to your loved ones about the choices you're making so they will understand the reasons behind them."

3. What's the best way to leave instructions about who gets what?

- Dividing up family heirlooms can strain even the most harmonious families. To try to avoid any future conflict, it's a good idea to spell out your wishes. When writing a will, we tend to focus on financial assets. It's easy to forget about the jewelry, furniture, and other personal belongings that may also make up your estate. Try creating a list of all of your non-titled property, saying in clear terms where you want each of your assets to go.

4. Do I really need a trust or insurance?

- If you have a complex financial situation or are leaving assets of multiple types, there are options beyond a will that may help you minimize your estate planning expenses.

Trusts

- You may want to consider using a trust as part of your estate plan. Trusts can control how assets pass to your heirs. A trust can also be used to help your loved ones avoid probate, which can often be a costly and time-consuming process. There are several different types of trusts, one of the most common being a revocable living trust. Having a trust can also help minimize estate taxes that your loved ones could face. A financial advisor working in conjunction with your estate planning attorney can help you decide whether or how a trust could be used to help carry out your specific estate planning wishes.

5. Who should I name as my trustee?

- To create and implement a trust effectively, you need to name a trustee you can count on to carry out your intentions. Your trustee should be responsible, reliable, and also have the required experience and expertise. They should also be able to communicate with beneficiaries. You may choose a trusted family member or friend to serve in that role if you think they are qualified and have the time to do it.
- Or, you may want to consider a corporate trustee if your other candidates could wind up feeling overwhelmed by the responsibilities, don't have sufficient resources to meet all of the trustee's duties, or simply would appreciate having some professional help.

It's a lot to consider, but you don't have to go through the estate planning process alone. A financial advisor and an estate planning attorney can be trusted resources to help make sure you have the proper team in place to execute your wishes. That way, you can feel confident that those wishes will be fulfilled and that you'll be making life a little easier for your loved ones.

Should I pay off my mortgage in retirement?

Years ago, by the time most people reached retirement, their home was paid off, which helped them avoid the burden of a mortgage in retirement. If that's not the case for you, you're not alone. Today, the oldest baby boomers (born between 1946 and 1951) are less likely to have paid off their homes than previous generations. Another study revealed that 44% of 60- to 70-year-old homeowners are carrying mortgage into retirement, and 32% expect it will take them more than eight years to pay it off. Your mortgage is a factor in your retirement income plan and can affect your quality of life. Should I pay off my mortgage after retirement? is an important question for many retirees.

When paying off your mortgage may make sense

There may be good reasons to pay off your mortgage. It can save you thousands of dollars in interest, depending on the current size of your debt, and give you peace of mind that no matter what happens in the future, you own your home outright. Paying off your mortgage may make sense if:

- You have substantial retirement savings, especially if the funds you'd be withdrawing are in a taxable account and are not earning much interest.
- You're downsizing. If you're planning to sell your home for a smaller one, you can apply the equity to your new home, resulting in a modest mortgage or perhaps no mortgage. Your mortgage is a factor in your retirement income plan and can affect your quality of life.

When paying off your mortgage may *not* make sense

One argument for not paying off your mortgage is that you may be able to do more with that same money by investing it, assuming your expected returns are higher than what you're paying in interest on the loan. For example, if you get a 6% return on an investment and your mortgage is 5%, you're 1% ahead on your money. However, this strategy only works if you actually invest the money and if the investment produces the returns you're hoping for.

You might also wonder if the tax break you get for deducting mortgage interest is a reason not to pay off your mortgage. The answer is: not necessarily. The Tax Cuts and Jobs Act, effective beginning in 2018, reduced the deductibility of some types of mortgage and home equity debt. But one thing that hasn't changed is this tax break applies only if you itemize deductions. Consult a tax advisor to see what may make sense for you.

Paying off your mortgage may *not* be in your best interest if:

- You have to withdraw money from tax-advantaged retirement plans such as your 403(b), 401(k) or IRA. This withdrawal would be considered a distribution by the IRS and could push you into a higher tax bracket.
- Withdrawing the funds puts your retirement savings at risk or forces you to make drastic changes in your lifestyle.

Paying off your mortgage early

Paying off your mortgage doesn't have to be an all or nothing decision. You could also pay a little more each month to pay it off early without forking over a big sum all at once. Some lenders offer a bimonthly payment schedule, resulting in one extra payment per year, which gets you to your payoff faster with less interest. If your lender doesn't offer this option or if they charge a fee for it, you can send in the extra payment on your own. If you receive a large check or unexpected windfall, you can apply those extra funds to your mortgage. If interest rates fall at some point in the future, consider refinancing your mortgage and, if possible, shorten the term of your loan.

What about reverse mortgages?

A reverse mortgage, or "home equity conversion mortgage" (HECM), is a type of home equity loan for people 62 and older that converts a portion of home equity into cash. The lender makes payments to the homeowner, who maintains ownership of the home throughout his or her life. However, there are nuances to reverse mortgages, and the terms and conditions should be considered carefully since they affect your beneficiaries. For example, when you die, the bank becomes the owner of your home by foreclosing on it and then selling it to pay off the loan. In addition, because lenders require that you live in the home as your primary residence, you'll need to repay the loan if you want or need to move.

Upcoming Webinars

Title: The Starting Line: Beginning to save for retirement
Date: Tuesday, July 13, 2021
Time: 9:00 AM Pacific Time

Title: Strategies for staying on track
Date: Tuesday, July 13, 2021
Time: 12:00 PM Pacific Time

Title: Quarterly Economic and Market Update with TIAA's Chief Investment Strategist
Date: Wednesday, July 14, 2021
Time: 9:00 AM Pacific Time

Title: Gaining Insight: Navigating debt consolidation and understanding the mortgage process
Date: Wednesday, July 14, 2021
Time: 12:00 PM Pacific Time

Title: Social Security Basics
Date: Thursday, July 15, 2021
Time: 9:00 AM Pacific Time

Title: Money at Work 1: Foundations of investing
Date: Tuesday, August 17, 2021
Time: 9:00 AM Pacific Time

Title: Lifetime Income: Market proof Your Retirement
Date: Tuesday, August 17, 2021
Time: 12:00 PM Pacific Time

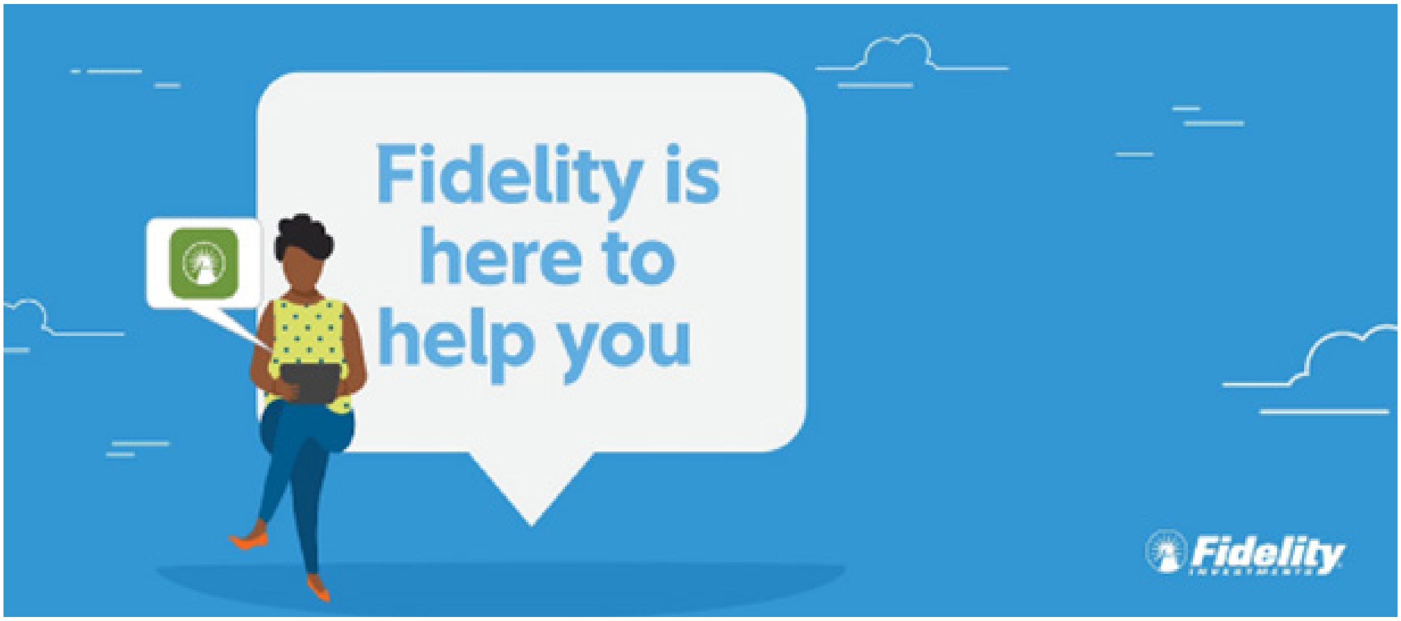
Title: Lifetime Income: Paycheck for Life
Date: Wednesday, August 18, 2021
Time: 9:00 AM Pacific Time

Title: W2W Postcards from the Future: A woman's guide to saving and investing
Date: Wednesday, August 18, 2021
Time: 12:00 PM Pacific Time

Title: Social Security Strategies for Married Couples
Date: Thursday, August 19, 2021
Time: 9:00 AM Pacific Time

Title: Financial Housekeeping for Now and Later
Date: Thursday, August 19, 2021
Time: 12:00 PM Pacific Time

Register for all webinars here: https://webinars.on24.com/glw/tiaa2021



Phone-Based 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 will be offering virtual and phone-based one-on-one consultations to all Oregon Public University employees 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?

Click HERE to view a schedule of dates and times when 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!

Meet with a TIAA Financial Consultant

Schedule a virtual or by-phone appointment with a TIAA financial consultant to discuss steps to take to feel more financially confident and secure.

Schedule easily on your Oregon Public Universities TIAA microsite or call us. Contact information is below:

https://www.tiaa.org/public/tcm/opurp

Schedule a one-on-one session with a TIAA financial consultant by calling (800)732-8353 weekdays from 5:00 a.m. to 5:00 p.m. (PST)

Meeting Updates from Oregon Savings Growth Plan (OSGP)

OSGP education representatives are now offering personalized Retirement Evaluations that include detailed investment advice for the OSGP account.

OSGP members' outside accounts, spouse/partner's job and account information can be added and taken into consideration when providing advice on the member's deferred comp account. The education reps will help members determine a retirement date goal and retirement income goal and will recommend strategies on how to get on track and stay on track through retirement.

Participants can register for a general information one-on-one meeting, a Retirement Evaluation one-on-one and for group Workshops at: www.growyourtomorrow.com.

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