



Fall 2023 Newsletter

The Secure 2.0 Act and 403(b) Contributions

On December 23, 2022, the U.S. Congress passed the Secure Act 2.0, and on December 29, 2022, President Biden signed it into law. Many changes were applicable to retirement plans in this law. Some of these changes were mandatory, and others were optional.

One significant change in Secure 2.0 affected 403(b) participants who earned \$145,000.00 or more as determined by FICA wages. In the original Act, individuals who earned \$145,000.00 or more in the previous year would be subject to different 403(b) contribution rules when compared to those who earned less than \$145,000.00. Those higher wage earners would be permitted to contribute \$22,500.00 to the 403(b) as pre-tax or Roth contributions (this is the current 2023 annual limit). However, those who were age over 50 who wanted to contribute toward the \$7,500.00 catch up would be required to contribute on a Roth (after-tax) basis. This was problematic for many plans because some do not offer Roth accounts, and other plans needed time to adjust their payroll processes to adjust for these new provisions. These adjustments need time to implement, and many plans could not meet the 2024 deadline.

Many retirement advocacy organizations contacted the IRS asking for an extension on this deadline. On August 25, 2023, the IRS announced that they have permitted an administrative transition period, which extends the timeframe for implementation of this new protocol to 2026.

Therefore, if you earn more than \$145,000.00 and contribute to the 403(b) plan, nothing will change for 2024 or 2025. However, in 2026, you should expect to see changes in how any catch-up contributions (over age 50) are deducted from your paycheck. At that time, it will be required that these contributions are made on a Roth (after-tax) basis.

In this Issue

- **The Secure 2.0 Act and 403(b) Contributions**
- **Five Actions to Take to Prep for the New Year**
- **Upcoming Campus Benefits Fairs**
- **Fidelity Celebrates Hispanic Heritage Month with Webinars and Webcasts**
- **Webcast and Webinar Celebrating LGBTQ+ History Month**
- **Choose and Manage Your Investments to Stay on Track**
- **Monthly TIAA Webinars**
- **Beneficiary Designation Resources**
- **Student Debt Relief Resources**
- **One-on-One Meeting Resources**

Keep in mind, the IRS typically adjusts 403(b) contribution limits each year. Traditionally, we have seen this number increase year after year. Therefore, in 2026, the annual contribution limits will likely be more than \$22,500.00 and \$7,500.00 (for the age 50 catch up). When the time gets closer, our office plans to send out communications reminding employees of this change.

Five Actions to Take to Prep for the New Year



As we come closer and closer to the new year, you may be thinking about your future. Have a financial goal for 2024? Use these tools to help you take that next step towards them!

1. Set your savings goals – Knowing what you’re saving for may make it easier to get there. Set and monitor all your goals with TIAA’s [goal-tracking tool](#).
2. Track your spending – What are you spending on everyday items? Making small changes can help you find ways to save a little more here and there. [Learn more](#) about budgeting - it can really add up.
3. Help your money last – Choosing a retirement product that provides “pension-like” income that never runs out may help you pursue the future you want with less worry.* [Calculate your personal pension](#).
4. Let TIAA help – TIAA financial consultants can help you plan for your financial future at no additional cost. [Schedule an appointment](#) today!
5. Learn more – Expand your financial horizons by listening to live and on-demand webinars. Visit TIAA.org/webinars for the complete schedule.

* Any guarantees under annuities issued by TIAA are subject to TIAA’s claims-paying ability.



Upcoming Campus Benefits Fairs

It's that exciting time of year when representatives from the Oregon Public Universities Retirement Plans management office come to the different campuses benefits fairs. We love talking with employees about their 401(a) (Optional Retirement Plans) and 403(b) (Tax-Deferred Investment Plans) plans. If you see us at a table, come and say hi!



These are when we plan on being at each campus:

Date	Campus
October 3, 2023	Oregon State University-Corvallis Campus
October 4, 2023	Portland State University
October 5, 2023	University of Oregon
October 6, 2023	Western Oregon University
October 17, 2023	Southern Oregon University
October 18, 2023	Oregon Institute of Technology
October 19, 2023	Oregon State University - Bend Campus
October 25, 2023	Eastern Oregon University

You will want to watch for communications from your campus benefits managers for details regarding event timing and location. We look forward to seeing you there!



Fidelity Celebrates Hispanic Heritage Month



As we celebrate Hispanic Heritage Month, we’re bringing together Giovanna “Gigi” Gonzalez of The First Gen Mentor and Fidelity’s own Rommel Espinal and Bianka Guzman for a can’t-miss conversation on popular money topics that you won’t want to miss.

You’ll hear about:

- Making your money work harder for you and your family
- When is cash OK?
- Is your money flexible and accessible?
- How your side hustle can be an investment for your family’s future

We’re excited to see you at this virtual event, so [register today](#).





¡VAMOS POR MÁS!

Helping you reach your family goals

Join our **Hispanic Heritage Month** virtual event featuring special guests Giovanna Gonzalez of The First Gen Mentor and Fidelity's Bianka Guzman who will share insights on making **money work harder, when cash is OK, and more.**

Thursday, October 5, 2023, from 2 to 3 P.M. ET

REGISTER NOW

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¡VAMOS POR MÁS!

Ayudándote a alcanzar tus objetivos familiares

Te invitamos a unirte al encuentro virtual del **Mes de la Herencia Hispana** con nuestras invitadas especiales Giovanna González, de The First Gen Mentor, y Bianka Guzmán, de Fidelity, que compartirán ideas acerca de cómo hacer para que **tu dinero rinda más y mejor.**

Jueves 5 de octubre de 2023, de 2 a 3 p.m. (Hora del Este)

REGÍSTRATE AQUÍ

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Webinars for Spanish Speaking Employees



Identify and Prioritize Your Savings Goals (Expires 10/01/2023)

Identifique y priorice sus metas de ahorro

Este taller lo ayudará a comenzar a pensar en los objetivos de ahorro que son importantes para usted y comprender cómo puede alcanzarlos.

<https://www.brainshark.com/fidelityemg/IdentifiqueyPriorice>

Make the Most of Your Retirement Savings (Expires 11/30/2023)

Aproveche al máximo sus ahorros de jubilación

Este taller lo ayudará a comprender la importancia de ahorrar tanto como sea posible para la jubilación, cuánto ahorrar, diferentes tipos de cuentas para ahorrar para la jubilación y formas de preservar y aumentar sus ahorros para toda la vida.

<https://www.brainshark.com/fidelityemg/AprovechealMaximo>

Get Started and Save for the Future You (Expires 12/31/2023)

Empiece y ahorre para el futuro

Este taller lo ayudará a comprender los beneficios de ahorrar en su plan de ahorro en el lugar de trabajo, cómo inscribirse en su plan y los pequeños pasos que puede tomar hoy para ahorrar más en el futuro.

<https://www.brainshark.com/fidelityemg/EmpieceAhora>

Learn the Basics of When and How to Claim Social Security (Expires 1/31/2024)

Aprenda lo básico de cuándo y cómo reclamar el Seguro Social

Si se espera que el Seguro Social sea su principal fuente de ingresos en la jubilación, sepa cuándo y cómo reclamar su beneficio.

<https://www.brainshark.com/fidelityemg/AprendaloBasicodeSS>

Create a Budget, Ditch Your Debt, and Start Building for the Future (Expires 02/29/2024)

Cree un presupuesto, deshaga su deuda y comience a construir para el futuro

Este taller proporcionará estrategias manejables, herramientas y consejos que pueden ayudarlo a controlar sus gastos y deudas.

<https://www.brainshark.com/fidelityemg/CreeunPresupuesto>

Take the First Step to Investing (Expires 04/01/2024)

Dé el primer paso para invertir

Este taller lo ayudará a comprender conceptos clave de inversión, tipos de inversión comunes, cómo seleccionar una combinación de diferentes inversiones que se alineen con sus objetivos, los beneficios de invertir en su plan de ahorro en el lugar de trabajo y cómo elegir su enfoque de inversión.

<https://www.brainshark.com/fidelityemg/Deelprimerpaso>

Navigating Market Volatility (Expires 04/30/2024)

Cómo navegar la volatilidad del mercado

Este taller revisará lo que está sucediendo en los mercados y por qué, y ayudará a responder preguntas como "¿Debería mover mis inversiones a efectivo ahora mismo?" y "Si todavía no tengo un plan para situaciones como esta, ¿por dónde empiezo?".

<https://www.brainshark.com/fidelityemg/ComoNavegarVolatilidad>

Webcast from TIAA for LGBTQ+ History Month



Equally Prepared: Financial planning for the LGBTQ+ Community

Financial planning is important for everyone to explore in order to prepare you and your loved ones for the future. Learn more about financial basics and prepare yourself for that future by:

- Managing day-to-day finances
- Tackling your debt
- Balancing your financial priorities
- Learning more about retirement planning
- Understanding lifetime income
- Educating yourself on estate planning
- Implementing financial tools and resources available from TIAA

Celebrate LGBTQ+ history month by watching [Equally Prepared: Financial planning for the LGBTQ+ community](#) video for more information on how to prepare for your financial future and protect those you love most.





INVEST IN JOY

How to plan for a life that's yours.

A webinar event



Free Webinar

Building a future that's true to you: Money and the LGBTQ+ community

Register Now

Wednesday, October 4, at 2 p.m. ET

Juggling priorities. Starting a family. Retiring with enough money to keep living life on your terms. We can help you get there. Join Fidelity leaders during LGBTQ+ History Month for a talk about money, life, and ways we can support you and yours year-round.

We'll cover:

- Saving for financial situations like family planning and health care
- Balancing day-to-day expenses with longer-term priorities
- Steps you can take to plan for a future that brings you joy

Visit our [LGBTQ+ event](#) page to learn more.

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Choose and Manage Your Investments to Stay on Track



You have a lot of choices when it comes to your employer's retirement plan. How much to contribute, which recordkeeper to use (Fidelity or TIAA), and what investments to use to help you achieve your retirement goals.

Choosing your investments inside of your retirement plan, no matter how much you contribute or which recordkeeper you choose, is an important component of your retirement savings. Your employer's retirement plan offers a diversity of investments across a lot of asset classes.

Investments support different goals, from growth to stability. The greater the potential reward, the greater the risk and the potential for losses. Choosing different investment types can help upswings in some investments offset others that under perform. Diversifying your portfolio this way won't guarantee against loss, but it can help manage risk. [Learn more](#) about risk tolerance.

Over time, some investments in your portfolio can grow more than planned, creating potential risk. Review your portfolio regularly and adjust investments as needed to stay on track to your goals.

Position your money to last your lifetime

Consider including annuities in your retirement portfolio to provide income that lasts.

Cover essential needs

Fixed annuities¹ offer dependable income that isn't subject to market volatility. [Learn more](#) about TIAA Traditional.

Fund your lifestyle choices

Variable annuities² offer growth potential and can help keep pace with inflation. [Learn more](#) about variable annuities.

TIAA has your back as you plan ahead

Need help making sure your portfolio is diversified? You can [learn more](#) about diversification or just schedule a personal consultation by calling 800-732-8353, weekdays, 6 a.m. to 6 p.m. (PT). Or visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow).

¹Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.



² Payments from the variable accounts will rise or fall based on investment performance.

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Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](https://www.tiaa.org) for details.

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You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or visit [TIAA.org](https://www.tiaa.org) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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Monthly TIAA Live Webinars



TIAA hosts monthly webinars through its interactive Live Webinar Lounge at www.tiaa.org/webinars. This innovative resource offers users 24/7 access to a wide range of live and on-demand webinars, tools, calculators, and articles on a variety of financial topics.

Live webinars to help you boost your financial know-how

The live events will give you real world financial tips, tactics, and techniques to help start, build, and maintain retirement savings. Space at these webinars is on a first-come, first-served basis. Reserve your place at any of the webinars by visiting www.tiaa.org/webinars.

TIAA will offer new webinars throughout the year including topics like navigating women's unique financial challenges, how to manage income in retirement, etc., so visit the live webinar lounge today to sign up.

Making Your Wishes Clear



When was the last time you checked the beneficiary information in your retirement account? Life changes, and so do your wants and needs. Naming your beneficiaries and putting essential documents in place puts you in control and can make a difference for the people and causes you care about.

Don't assume you're covered because you've spelled out your wishes in a will

Retirement plan assets will be transferred according to the terms of your plan's beneficiary designation, not by the terms of your will. If there's no named beneficiary, fulfilling your wishes may face significant delays and costs.

It's quick and easy to do

Confirming or updating your beneficiaries is simple. You can always change your mind if your needs change.

- Go to [TIAA.org](https://www.tiaa.org) to register and/or log in to your account.
- Once logged in, under the Actions tab, choose Add/edit beneficiaries.
From there, you can designate beneficiaries and select how much each should receive.

Please know, you can change your beneficiaries at any time.

Have questions?

Call **800-842-2252**. If you make a change online, you'll receive a confirmation.





We don't like to think about it, but death can happen unexpectedly.

It's important to name your beneficiary for your Oregon Public Universities Retirement Plan (OPURP) accounts. Here are some reasons why.

1. It keeps you in control of your assets and where you want them to go.
2. It saves time and eliminates confusion.
3. It helps protect the financial wellness of your loved ones.

You may name any person(s), a trust, or other legal entity as allowed under your plans as your beneficiary.

Important Reminder: Your beneficiary selections for your Fidelity Investments accounts through OPURP are NOT carried over from your Life Insurance Plan. Please log on to [Fidelity NetBenefits®](#) to select a beneficiary for your Fidelity Retirement Plans.

Watch a [Quick Video](#) about the importance of keeping up-to-date beneficiary information.

Schedule a phone or virtual 1:1?

Call **800-642-7131** or visit www.fidelity.com/schedule to schedule a one-on-one consultation with a registered Fidelity Representative.

Investing involves risk, including risk of loss.

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Set up beneficiaries on your retirement accounts with Fidelity!

Be sure you set your beneficiary designations. Without beneficiary designations set with Fidelity, in the event of your death, benefits would be paid according to plan rules, which might be different from the designation you would choose. Simply scan the QR code below to begin setting up your beneficiaries on NetBenefits.com today!



To navigate to your beneficiary designations online:

1. Log on to Fidelity NetBenefits®.
2. Click the Profile link.
3. Select Beneficiaries and follow the online instructions.

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Student debt relief, simplified for you



\$140

per month saved on average
with loan payment reduction¹

\$40,000

on average in loan
forgiveness¹

WHAT CUSTOMERS SAY ABOUT SAVI²

"This has been a blessing. I no longer feel alone and stressed about my student loan debt."
– Healthcare employee

"I was already working toward forgiveness...But my monthly payment went from \$360 to \$150."
– Higher education employee

The path to reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. That's because you and your family members have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situation.

For employees of Oregon Public Universities

Brought to you by your employer through TIAA and powered by Savi, this tool helps strengthen your financial footing in the short term and positions you for student loan forgiveness. Savi can help you free up funds to direct toward your financial goals, such as retirement. You'll get a free assessment of your personalized options that:

- Reduces your monthly payment based on your income and family size
- Detects your eligibility for more than 150 state and federal forgiveness programs
- Removes the complexities of forgiveness and handles all paperwork, employment certifications and e-file

At TIAA, we're committed to helping you stay in control of your finances at all stages of life. We're in your corner when it comes to student debt—and for the long haul.

Visit www.TIAA.org/opurp/student to calculate your savings.



With Savi Essential, it's even easier



Benefits of the Savi Essential service

Take the stress out of filing with the Savi Essential service and receive customized one-on-one support from student loan experts. **For a small fee of \$60 each year**, Savi will administer all of the paperwork, employment certification and e-filing.

- Digitally prefill all forms and check them prior to submission
- Submit and track applications and forms on your behalf
- Provide ongoing application monitoring and reminders to ensure you cross the forgiveness finish line
- Track the accrual of PSLF credits throughout the process to prevent surprises at the end of the repayment period
- Get annual enrollment reminders and updates on new programs and policy changes



How Savi Essential can help you stay on track

Borrowers who enroll in the Savi Essential service save, on average, twice the amount of the annual fee in a single month under an income-driven repayment plan and report more than a 98% success rate when submitting paperwork for the Public Service Loan Forgiveness program.² Experts keep you on track and help you through the entire process.

Getting started is easy

To calculate your savings, visit www.TIAA.org/opurp/student.



¹ As of December 31, 2022, based on Savi's internal measurements, Savi users saw average projected savings of \$1,680 per year. Results experienced may not be typical of all users. Individual results will vary.

² Testimonials were submitted to Savi online. Results experienced may not be typical of all users. Individual results will vary.

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This material is being provided for educational purposes only and does not constitute a recommendation or advice. You should carefully consider your unique circumstances before making any decisions regarding your student loans.

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Are you making the most of your Retirement Benefits?

Oregon Public Universities are providing resources that can help you be better prepared for retirement. You can schedule a meeting with Ronald Elia or Justin Blatny, Fidelity's Workplace Financial Consultants dedicated to the OPURP — at no charge to you.

Ronald and Justin can help you:

- **Review** your overall **retirement savings portfolio**
- **Evaluate** your **investment choices** and **asset allocation**
- Discuss strategies to **help protect your assets and future income**
- Help identify and direct you to the appropriate resources for **college planning** and other life events
- Provide access to a broader spectrum of resources, including **estate planning education, charitable giving, and more**

Schedule Your Complimentary One-on-One Appointment



Online
www.fidelity.com/schedule



Call
800-642-7131



Text
TALK to 343898



Scan

Meet your Workplace Financial Consultants



Ronald Elia



Justin Blatny

Attend an Ask Fidelity Q&A Session

Join Fidelity for a brief virtual presentation to get answers to your financial questions and hear what your colleagues are asking too. Sessions are held weekly, visit www.fidelity.com/schedule to register.



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Message and data rates may apply. Get details at <https://digital.fidelityinvestments.com/smsee>.
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Questions about retirement? A.J. has answers.



Andrew "A.J." Martinez
AMartinez@tiaa.org

AJ is a financial consultant focused on helping participants plan for their financial well-being and retirement readiness. He meets with employees one-on-one and provides personalized counseling, education and advice.

He began his financial services career in 2000 and has been with TIAA since 2011. He is located in the local Portland TIAA office.

AJ holds a Bachelor of Science in Finance from the University of Utah and a Master's degree in Finance from the University of Colorado. He holds FINRA Series 7, 63, and 65 registrations while maintaining Life, Health and Variable Annuity licenses from the states of OR, WA, UT, AK, AZ, MT, CO, and CA. Additionally, AJ has obtained the CFP® (Certified Financial Planner) designation.

Advice and education tailored to your needs

Making decisions about your money can feel complicated. TIAA's experienced financial consultants, like A.J., are here to help you plan for your future. As part of your retirement plan, one-on-one personal advice and education* about your retirement plan assets is available at no additional cost. During your meeting, you can discuss questions like:

- 1 Am I saving enough?
- 2 Am I invested appropriately?
- 3 Am I on track to meet my retirement goals?

Knowledge is power

From your first job through retirement and everywhere in between, we can explain your options to help you get the most from your retirement plan. Financial consultants take the time to ask questions and can help you:

- Understand your financial needs
- Evaluate your financial goals and objectives
- By sharing information on managing income and expenses
- Review outside assets and Social Security projections
- Track your progress and adjust your plan if your needs change

For your one-on-one personal advice and education session with TIAA

To identify areas where we can assist you, please bring the following documents:

- Investment, retirement plan, bank, savings and other financial statements
- Current expenses and anticipated expenses after retirement
- Listing of current liabilities
- Social Security estimate
- Pay stub (to view deductions and contributions to benefit plans)
- Estimates of all insurance coverages, current beneficiaries on all accounts and any powers of attorney

Schedule an appointment today

To connect with a TIAA financial consultant, sign up online at [TIAA.org/schedulenow](https://tiaa.org/schedulenow), scan the QR code to the right, or call 800-732-8353, weekdays, 6 a.m. to 6 p.m. (PT).





*Advice is obtained using an advice methodology from an independent third party.

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BUILT TO PERFORM.

CREATED TO SERVE.

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