OREGON PUBLIC UNIVERSITIES
Retirement Plans

Fall 2018 Newsletter

LOAN CHANGES IN THE OPTIONAL RETIREMENT PLAN (ORP)

As of September 1, 2018, new loans that use ORP funding, are no longer available. The decision to end these loans was made after consultation with the Retirement Investment Committee, Administration Committee, the ORP Trustees, and the VPFAs from the seven campuses.

For many university employees, the ORP account is their primary retirement plan--in much the same manner as the PERS pension and IAP are primary plans for PERS members. PERS does not allow loans to be made against either the pension plan or the IAP. TIAA and VALIC have permitted loans in the past, while Fidelity has never offered loans from the ORP. By eliminating ORP loans from all vendors, we not only make the loan policy more uniform across the board, but protect retirement savings for the purpose they are intended—retirement income.

Those participants who have elected to contribute to a 403(b) plan with one of our vendors, or have contributed to the Oregon Savings Growth Plan (OSGP), may be eligible for a loan within those plans. The 403(b) plans allow up to two loans at a time, and OSGP offers one loan. The loans can be for either general purpose, which must be repaid in five years, or residential, wherein you have between 10 and 15 years to repay it.

Statistics show that taking a loan from an account can have a detrimental effect on a participant's overall retirement savings. For example, when a participant has taken out a loan, it removes money from the investment market, and eliminates potential earnings for the account holder. If a participant defaults on the loan, it is treated as a taxable distribution and may also be subject to a 10% penalty on the balance owed.

Participants who currently have a loan in the ORP and have an outstanding loan balance will be permitted to repay that loan according to the original terms and conditions. Please note that these loans do not need to be paid off by September 1st.

IN THIS ISSUE:

CAMPUS BENEFIT FAIRS 2018

Our favorite time of year is quickly approaching! We love coming to each of the campuses and meeting all of our current and future participants! Come visit our booth and learn more about the ORP 401(a) and 403(b) options that are offered through Oregon Public Universities Retirement Plans. Fidelity and TIAA representatives will also be attending. They will be available to answer any questions you may have about investing through their companies.

Come see us at the following locations on the following dates:

DATE	CAMPUS
September 26, 2018	Southern Oregon University
September 27, 2018	Oregon Institute of Technology
October 2, 2018	University of Oregon
October 4, 2018	Oregon State University
October 17, 2018	Western Oregon University
October 18, 2018	Portland State University
October 23, 2018	Eastern Oregon University

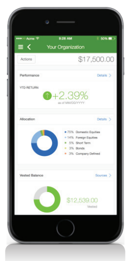
Alternative Access Options for your Fidelity and TIAA Accounts

The world is becoming a busier place. Sometimes it is inconvenient to wait for financial statements in the mail. Other times, a laptop or desktop computer may not be easily accessible to access your retirement information. Luckily, our record keepers are at the front of the line when it comes to the evolution of technology. Both Fidelity and TIAA have amazing resources available for tablets and smart phones. Please see the following informational materials for details.

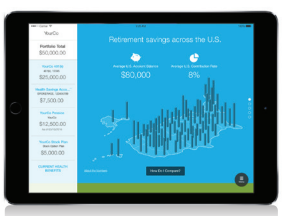
The NetBenefits® Mobile App Helps You Make the Most of Your Benefits.

Download the NetBenefits® mobile app and get access to all your Fidelity workplace accounts anytime, anywhere.*

Connect with a rep instantly by tapping "Give Us a Call"



NetBenefits® smartphone and iPad® app



NetBenefits® Microsoft Surface™ app

- **See** all your Fidelity workplace accounts†
- **Monitor** account balances
- **Review** and **change** investments
- **Update** your contribution amount
- **Get** your personal rate of return and Fidelity Retirement Score℠
- **Compare** your account performance with your peers in your age group and area
- **Access** articles, videos, and podcasts in the NetBenefits Library

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You can also access **NetBenefits.com** using a Web browser on your mobile device.

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*There is a maintenance period when some services may not be available.
†Please note that the NetBenefits mobile apps are currently not available for use with Fidelity-serviced HR/Payroll plans.
Approved for use in Advisor and 401(k) markets. Firm review may apply.
Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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Fidelity INVESTMENTS

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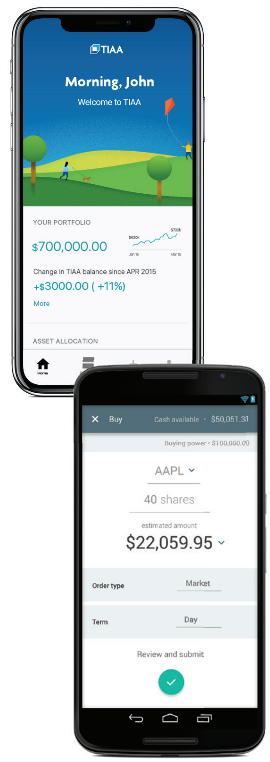
TIAA Mobile℠

Top 10 mobile features for retirement accounts

1. Check your TIAA account balances and details
2. View pending transactions and required actions
3. Upload files for TIAA
4. Transfer money between retirement plan investments
5. Monitor your personal rate of return for your retirement investments
6. Learn how much you can borrow from your retirement savings
7. View, download and email tax forms
8. Update personal information and communication preferences
9. Communicate with TIAA in the Message Center
10. See your balances without logging in using Peek View



Download the TIAA mobile app from the App Store or Google Play.

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Plan smarter for retirement, and more, online

TIAA can help

Have questions?

Call us at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

Want to speak with an advisor at no extra cost?

Call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or schedule online at **TIAA.org/schedulenow.**

Get the TIAA app.*

Download on the App Store

ANDROID APP ON Google play

TIAA makes it easy to manage your retirement account

Log in to TIAA.org or the TIAA app* to:

- Check your balances.
- Check your personal rate of return.
- Move money among your plan's investment options.
- Set up eDelivery, update personal information and manage communication preferences.

Take your retirement planning to the next level at TIAA.org

- Use 360° Financial View to see your complete financial picture in one place.
- Change how future contributions are invested.
- Update beneficiaries and set up alerts for plan communications.
- Use the **Retirement Advisor tool** to create a customized action plan with savings and investment recommendations.
- Use the **Preparing for Retirement tool** to improve your retirement planning know-how and help bring your future into focus.
- Use the **Retirement Income Planner tool** to help you meet your retirement income goals.
- Reserve a spot at a live TIAA webinar.

* Not all features are available on all devices.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, 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/performance** for details.

Nonqualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax. Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each of the foregoing, TIAA and TIAA Life, is solely responsible for its own financial condition and contractual obligations.

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RETIREMENT 101

Q: I often see literature talking about "Active" and "Passive" Investing. Can you clarify what this means?

A: We asked our friends at Fidelity Investments for a description of these terms. Their response is detailed below.

Active and passive funds: The power of both

Active and passive funds can help create a portfolio that meets your goals.

Key takeaways

- Actively managed funds provide the potential to outperform market benchmarks.
- Some passively managed investment options can provide low-cost exposure to market segments.
- Many investors combine these 2 strategies in their portfolios.

In recent years, the debate on active vs. passive investing has intensified, with passionate supporters on both sides. Fidelity was built around actively managed funds and continues to believe that rigorous research, sophisticated portfolio construction, and expert trading allow actively managed mutual funds to add value for investors. Fidelity is also one of the industry's leading providers of passive investment products, which seek to track the performance of an index. Many investors find a role for both actively managed mutual funds and passively managed index funds.

Active strategies use the intentional selection of securities to try to outperform a benchmark index, while passive approaches try to simply match the returns of a benchmark index, often at lower cost. Owning a combination of both strategies could offer a form of diversification for some investors by offering the potential to outperform (from active) alongside relatively consistent lower-cost market exposure (passive). One approach to combining active and passive is to use each strategy for exposure when you think it has the best chance of outperforming.

Passive approaches: Matching the market with low costs

Passive investing, also known as index investing, is rooted in the efficient market hypothesis (EMH). There are different degrees of EMH, but the cornerstone of the theory is that stock prices generally reflect all publicly available information at any given time. Therefore, EMH concludes that it is very difficult to consistently beat the market. Instead of trying, index funds provide a low-cost way to invest in a particular market, attempting to match its returns, before fees.

Index funds for familiar markets are usually easy to understand. Because they simply attempt to replicate a benchmark, passive strategies tend to have lower fees than actively managed funds. However, not all index funds are the same. They may use different benchmarks, may use diverse techniques for matching their markets, and may have different management fees. Indeed, because most passive index funds are simply looking to match the performance of an index, differences in fees can be a key factor separating the performance of similar index investments.

Active strategies: Selecting securities to beat the market

Advocates of active management believe that markets are not always perfect at determining the right price for securities (stocks or bonds). Periodic financial bubbles and market corrections seem to suggest that market inefficiencies exist. Indeed, if you've ever bought an individual stock, you likely believe that the market isn't perfectly efficient and market-beating bargains can be found.

Active portfolio managers attempt to identify market inefficiencies to deliver attractive returns for investors. They can hold investments in different proportions than the index, "overweighting" investments they think will do better than the rest and "underweighting" those they think have less appealing prospects. They can also choose to hold investments that are not in the benchmark index itself or avoid owning securities in the benchmark altogether.

Many companies that offer actively managed funds believe that in-depth analysis of a company, its products, industry, competitors, and other factors, can identify mispriced investments. Many also believe that markets tend to over- or underreact to short-term information, so portfolio managers with a longer time horizon can take advantage of temporary price fluctuations. In other words, they can attempt to "buy low, sell high."

Combining active and passive in your portfolio

Although both active and passive management have steadfast advocates, there's no rule that says these investment approaches are mutually exclusive. In fact, active and passive funds have the potential to complement one another in a portfolio. You could hold active funds in market categories you feel are less efficient or broader, with more opportunities for active management to add value through research and security selection. Or you could hold particular active funds in any market category, whenever you feel confident that those funds can outperform the benchmark index over your time horizon.

You could even hold a mix of passive and active funds within one category or style, as a way of trying to balance your expectations. If you are comfortable taking the risk of underperforming a benchmark in exchange for the potential to outperform, you may want to consider a larger allocation to active fund management strategies. If you have lower emotional or financial risk tolerance for underperforming the market, or simply would be satisfied with market-like returns, then you may want to consider a larger allocation to passive index fund strategies. Whichever investing approach you favor, be prepared to endure the volatility that could come with your market exposures. If you are a long-term investor, you should expect to hold your portfolio through market ups and downs if you want to reap the diversification and return potential of your selected funds. Remember that the most important investment decision you make may be deciding on a mix of stocks, bonds, and cash that is appropriate for your goals, investment timeline, and risk tolerance, not the particular funds you choose.

But the key insight for many investors is that you don't need to choose between index approaches and active strategies—it doesn't have to be all or nothing. By mixing actively managed funds with passive index approaches, you can try to get the best of both worlds.

Q: I have heard a term that is new to me. Can you explain what "rebalancing" is?

A: We asked our friends at TIAA to describe what rebalancing consists of. Their response is below.

Does your portfolio need rebalancing?

An important part of handling your investments is taking a look at your investment mix (or portfolio) once in a while to see if it's still invested the way you want. If not, it may need to be rebalanced. To rebalance means to change the portion of your investments in various categories back to the original percentage allocation.

How rebalancing can help maintain your investment strategy[1]:

- Market ups and downs can cause your desired investment mix to get out of balance.
- These inevitable changes can increase your risk.
- Periodic rebalancing can return your investments back to a more comfortable place.

Rebalancing made easy

Many investment companies make it easy to rebalance your investments periodically. Here are some of the services that may be available to you:

- Exchange money from one fund to another by percentages or dollar amount.
- Automatically rebalance your investments once a year on a specific date.
- A personal advisor makes day-to-day decisions for you in a managed account.[2]

Before your portfolio can be rebalanced to align with your goals, it is a good idea to have a plan in place. Consider talking with a consultant to develop an action plan tailored to your situation. If you are not on an automatic rebalancing plan, check your investments at least once per year to see if you need to rebalance.

How can I rebalance my account on my own?

If you would like to rebalance your account on your own, simply follow the steps below:

- Log into your account at www.TIAA.org
- Select the **My Account** menu. Then select **Change Investments**. You can research your available investment options as well as performance on the top of this page.
- Select **Rebalance an Account to Stay on Target**.
- Follow the step-by-step instructions to make your changes. If you update your investment mix, you'll have the option to apply it to future contributions.

NOTE: If 100% of your assets are invested in Target Date Funds, this does not apply to you.

[1] Rebalancing does not protect against loss or guarantee that an investor's goals will be met.

[2] TIAA managed account services provide discretionary investment management services for a fee. Minimum of $50,000 in investible assets outside of your employer's retirement account required. All managed accounts are subject to market risk. Consult with your Advisor to ensure that you are comfortable with the level of risk in your portfolio, and advise them of any changes in your financial situation.

4 Rules of Thumb for Retirement Savings

Consider these 4 guidelines to help you on your retirement journey.

Everyone's road to retirement is personal, with twists and turns that are unique to their situation. Yet most of us grapple with the same, sometimes elusive, questions, usually starting with "How much money do I need to retire?"

Of course, no one knows the precise answers to these questions because you don't know what life—or the markets—will bring. Still, you need to know where you stand to make decisions along the way that will help you have choices as retirement nears.

That's why we did the analysis and determined guidelines based on 4 key metrics: a yearly savings rate, a savings factor (savings milestones), an income replacement rate, and a potentially sustainable withdrawal rate to start you on the path to creating your retirement road map.

They are all interconnected, so it is important to keep each in mind, and to understand how they work together as you save for retirement and monitor your progress. We will focus on each metric—and associated guidelines—in separate articles, and we've included tools and interactive widgets to help you explore the impact of changing assumptions on these individual guidelines.

Here are 4 common retirement questions—and rules of thumb for each (assuming a retirement age of 67, which is the full Social Security benefits age for those born in 1960 or later). Of course, your particular needs may be different, which is why you should consider working with a professional to build a personalized plan. But the following guidelines offer a starting point.

- **What will my savings cover in retirement?** For most people, Social Security will provide an income base in retirement with the rest coming from savings. But how much should you assume will come from savings? Fidelity's rule of thumb is to save enough to replace at least 45% of your preretirement income,[1] after accounting for Social Security.

Read Viewpoints on www.Fidelity.com: What will my savings cover in retirement?

https://www.fidelity.com/viewpoints/retirement/retirement-income-sources

- **How much do I need to save for retirement?** Every journey should begin with a goal. Until you know the goal, it is hard to figure out whether you are on the right path. One simple way of estimating and monitoring your retirement savings goal is with our age-based savings factors. These are savings milestones expressed as multiples of your current income. Based on our analysis, we suggest aiming to save 1X your current income by 30, 3X by 40, 6X by 50, 8X by 60, and 10X by 67.[2]

  Read Viewpoints on www.Fidelity.com: How much do I need to save for retirement?

  https://www.fidelity.com/viewpoints/retirement/how-much-money-do-i-need-to-retire

- **How much should I save each year for retirement?** For a high level of confidence that you can maintain your lifestyle in retirement, we suggest aiming to save at least 15% of your pre-tax income[3] a year over the course of your working life. This may seem like a lot, but it includes all retirement savings across different accounts plus any employer contributions. Of course, you may not be able to do this every year, but there are always ways to catch up along the way.

  Read Viewpoints on www.Fidelity.com: How much should I save for retirement?

  https://www.fidelity.com/viewpoints/retirement/how-much-money-should-I-save

- **How can I make my retirement savings last?** One of the most challenging questions many retirees face is how much to withdraw from their savings in retirement. Withdraw too much and you risk running out of money. Withdraw too little and you may not live the life you want to in retirement. Our guideline is to limit withdrawals to 4% to 5% of your initial retirement savings[4] , then keep increasing this withdrawal based on inflation.

  Read Viewpoints on www.Fidelity.com: How can I make my savings last?

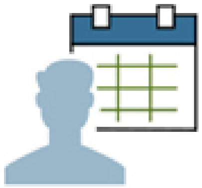
  https://www.fidelity.com/viewpoints/retirement/how-long-will-savings-last

Retirement age and Social Security benefits are key

All these guidelines depend on a number of factors, especially the age at which you retire. The average retirement age in America is 62,[5,6] which is also the age at which you can start claiming Social Security benefits. But postponing claiming can increase your monthly benefit by 8% every year you delay between age 62 and 70. Delaying can also extend the period over which your retirement savings can grow, and reduce the number of years to be funded by those savings.

So the age at which you choose to stop working can have a big impact on how much income you need from your own savings. This, in turn affects the values for other retirement guidelines—savings rate, savings factors, and sustainable withdrawal rates (see table). Remember, these guidelines are all linked together.

While you may not be able to pinpoint exactly how much income you may need in retirement, you probably have an idea about when you want to retire. If you're planning to retire early, you may want to use the rules of thumb for age 62. If you are planning to work longer, the rules for age 70 might be more appropriate for you.



How your retirement age impacts savings and withdrawals in retirement

Retirement age	Income replacement from savings	Savings factor	Savings rate	Withdrawal rate
62	55%	14x	25%	3.9%
65	50%	12x	19%	4.2%
67	45%	10x	15%	4.5%
70	40%	8x	11%	4.9%

Assumes saver age 25–55 with $50,000–$300,000 in income and more than 50% on average in stocks during working years. See the endnotes for methodology and other key assumptions.

Things to keep in mind

Our guidelines assume no pension income, and we make a number of other assumptions, including continuous employment, uniform wage growth, and contribution amounts increasing with the wage growth. We acknowledge that individual circumstances are different and may vary through time. That is why we have applied a "strong plan" framework to our analysis, stress testing these guidelines to be successful in 9 out of 10 market conditions across a broad range of investment mixes (see footnotes for methodology and other key assumptions[7]).

To get a sense of where you stand, answer 6 simple questions and get your Fidelity Retirement Score.[SM] This can be found here: https://communications.fidelity.com/pi/2015/retirement/.

For a more in-depth analysis, visit the Planning Retirement Guidance Center on NetBenefits. Along the way, and particularly as you get closer to retirement, it's always a good idea to work with a financial advisor to create a retirement income plan.

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

1. The income replacement rate is the percentage of preretirement income that an individual should target replacing in retirement. The income replacement targets are based on Consumer Expenditure Survey (BLS), Statistics of Income Tax Stat, IRS tax brackets, and Social Security Benefit Calculators.

The 45% income replacement target assumes no pension income, and a retirement and Social Security claiming age of 67, which is the full Social Security benefit age for those born in 1960 or later. For an earlier retirement and claiming age, this target goes up due to lower Social Security retirement benefits. Similarly, the target goes down for a later retirement age. For a retirement age of 65, this target is defined as 50% of preretirement annual income and for a retirement age of 70, this target is defined as 40% of preretirement income

[2] Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 93. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey (BLS), preretirement Statistics of Income Tax Stat, IRS tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success. These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI US Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day US Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

[3] Fidelity's suggested total pretax savings goal of 15% of annual income (including employer contributions) is based on our research, which indicates that most people would need to contribute this amount from an assumed age of 25 through an assumed retirement age of 67 to potentially support a replacement annual income rate equal to 45% of preretirement annual income (assuming no pension income) through age 93.

[4] The sustainable withdrawal rate is defined as an inflation-adjusted annual withdrawal rate, and expressed as a percentage of your initial (at retirement) savings balance. This rate is estimated to be 4.5%, assuming a retirement age of 67 and a planning age through 93. See footnote No. 3 for investment growth assumptions.

[5] According to the 2014 Gallup poll, Average US Retirement Age Rises to 62. Source: https://news.gallup.com/poll/168707/average-retirement-age-rises.aspx

[6] The Average Retirement Age – An Update (2015) by Alicia H. Munnell of the Center for Retirement Research at Boston College.

[7] The savings factor, savings rate, and withdrawal rate targets are based on simulations based on historical market data. These simulations take into account the volatility that a variety of asset allocations might experience under different market conditions. Given the above assumptions for retirement age, planning age, wage growth, and income replacement targets, the results were successful in nine out of 10 hypothetical market conditions where the average equity allocation over the investment horizon was more than 50% for the hypothetical portfolio. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns will also generally be reduced by taxes.

The savings factor, savings rate, and withdrawal rate targets are hypothetical illustrations, do not reflect actual investment results or actual lifetime income, and are not guarantees of future results. Targets do not take into consideration the specific situation of any particular user, the composition of any particular account, or any particular investment or investment strategy. Individual users may need to save more or less than the illustrated targets depending on their retirement age, life expectancy, market conditions, desired retirement lifestyle, and other factors.

You control where your inheritance goes

When was the last time you checked the beneficiary information in your retirement account?

Life changes, and so do your wants and needs. If something happens to you, make sure your beneficiary information reflects your current wishes.

Don't assume you're covered because you've spelled out your beneficiary information 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—maybe you initially let your account default to "estate"—this can potentially increase the risk of significant delays and costs to your beneficiaries.

To confirm your beneficiary information is correct:

- Go to 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 what percentage of your account each should receive. You can always update the beneficiary form if your needs change in the future.

If you make a change online, you will receive a confirmation from TIAA.

You can register for any or all of the webcasts. Simply visit www.fidelity.com/webcasts

Role Reversal: Talking Estate Planning With Your Older Loved Ones
Taking care of our loved ones as they age can come with a unique set of challenges and decisions. Join us for a candid conversation about how and when to bring family into the planning process. Learn about estate planning and how to prepare for handling such topics as incapacitation or assisted living for those facing illness or disability.

Wednesday, October 31, 2018
Thursday, November 1, 2018

Creating Your Retirement Income Plan
How do you shift from saving for retirement to spending in retirement and make sure you don't run out of money? Learn how we can help you build your own retirement income plan for free so that you make good decisions about your spending and investments all throughout your retirement.

Wednesday, November 7, 2018
Thursday, November 8, 2018

Can't make it? Register for the replay. To register for the replay, click here:
https://communications.fidelity.com/tem/WI/webcast/hub/.

And remember, as a benefit of your plan, investment and retirement planning help is available by calling 800.642.7131.

TIAA Webinars

TIAA offers a variety of great webinars you can easily take advantage of. These webinars are live, so you have a real person on the other end presenting and you can Instant Message (IM) questions in as they come up. This is a great way to get information and answers to your questions while viewing from your computer. You can register here: www.tiaa.org/webinars.

Below are some of the upcoming specialty webinars this fall:

Special Topic: Responsible investing (RI)

Responsible Investment aims to incorporate environmental, social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable, long-term returns. Learn ways for you to consider incorporating RI practices into your investments strategies. **September 13 at 12 p.m. (ET)**

Special Topic: Estate planning basics

Ensuring that our assets will pass to loved ones and causes that are near and dear is important to most of us. Discover the basic estate planning components and strategies to ensure that your wishes are met. **September 25 at 12 p.m. (ET)**

Special Topic: Market-proof your retirement

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. Join this webinar and see how you can market-proof your retirement. **September 17 at 12 p.m. (ET)**

Special Topic: The 411 on 529 college savings plans

You can learn all about how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or other loved one. **September 26 at 12 p.m. (ET)**

Special Topic: Hacking the human – Cybersecurity and you

TIAA's Senior Lead Information Security Manager will discuss how behavioral psychology can be used by hackers for identity theft, account compromise, and impersonation. Learn how you can protect yourself and your family from cybercriminal social engineering. **September 27 at 12 p.m. (ET)**

Contact Us

If you have questions concerning your 401(a) ORP Plan and/or 403(b) Tax-Deferred Investment Plans, we are here to help!

Our office is available by telephone at:

(541)346-5784

Our office is available by email at:

opurp@uoregon.edu

If mailing forms, please utilize the following address to ensure that our mail department receives your item:

Retirement Plans Management
6226 University of Oregon
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If faxing forms, please utilize the following fax number:
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For comprehensive information regarding our plans, please visit:
www.opurp.org