OREGON PUBLIC UNIVERSITIES
Retirement Plans

Fall 2019 Newsletter

National Retirement Security Week – What is Your Whole Story?

National Retirement Security Week (NRSW) is an annual campaign dedicated to educating employees about the importance of saving for retirement. This year, NRSW is scheduled for October 20-26. An important message surrounding NRSW is that the financial decisions you make now will impact your retirement security in the future.

As higher education employees, you have access to savings programs that can provide a portion of your income in retirement. These programs consist primarily of PERS and the ORP Plan. However, it is important to recognize that these programs will not provide 100% income replacement in retirement. As an employee of an Oregon Public University, you have additional options for saving money to fund your retirement. These options consist of a 403(b) Plan with the universities, as well as a 457(b) Plan (OSGP) that is administered by PERS. Please see a description of these programs below:

The 403(b) Plan

You can choose to participate in the 403(b) Plan on a pre-tax basis, or an after-tax Roth basis. You also have a choice between two vendors: TIAA and Fidelity Investments. (Note: If you are in Tier 4 ORP, your 403(b) Plan and ORP Plan need to be with the same record keeper.) To elect participation in the 403(b) Plan, simply go to our website (www.opurp.org), and complete the Salary Reduction Agreement form and return it to your Human Resources Department. PSU and OSU have electronic versions of the forms that you can complete and submit on-line, so check with their Human Resource departments for instructions. Access to the PDF version of the form can be found at https://www.opurp.org/plan-forms

IN THIS ISSUE:

457(b) OSGP

You also have the opportunity to participate in the Oregon Savings Growth Plan (OSGP). For information regarding the OSGP program, details can be found at https://www.oregon.gov/PERS/OSGP/Pages/index.aspx. If you are interested in enrolling in the OSGP, please contact your Human Resources office for details.

General Guidelines for Savings

National Retirement Security Week also has some general guidelines for employees to follow based on their age bracket. The tips below are comprised of general guidelines that can help you with a higher level of income security in your retirement.

If You're Under Age 35: How to Put Yourself in Control of Your Future:

Are you overwhelmed by retirement savings? The secret to conquering it is to do something.

What to do now:

1. If you don't have a retirement savings plan, start one today.
2. If you are already saving, make sure that you are gradually increasing your contributions every year.
3. If you don't have a budget—start one. Track your progress for a year to see how you do.
4. You are probably going to live a lot longer than you think, so it is a good idea to start saving when you are young. You'll have compounding interest on your side.

If You're Between ages 35 to 50: Simple Things You Can Do Now to Put Yourself in Control of Your Future:

Save like your future depends on it.

What to do now:

1. Figure out how much money you'll need in retirement. You can estimate that amount by using this handy calculator at https://tools.finra.org/retirement_calculator/
2. Determine what your income sources will be. For example, Social Security, ORP distributions, PERS pension, retirement savings, etc.
3. Check your savings progress regularly. Start saving a little more each year. It is likely that you will need more money than you think, because you'll probably live longer than you'd expect.

If You're Age 50 or Older: Even When You're Near Retirement, Planning Can Still Pay Off Big Time

Save like your future depends on it.

What to do now:

1. Make sure you have the right mix of investments for your savings goals.
2. Starting at age 50, the amount you are able to contribute to the 403(b) and 457(b) Plans increases. Check to see how much you are contributing.
3. Review your Social Security information by going to https://www.ssa.gov/retire/
4. Develop a plan for how to live on your retirement savings once you stop working.
5. If you are not sure what resources are available to you to help plan for retirement, contact your Human Resources department for information.

Debt Doesn't Have to be a Four-Letter Word

TIAA

Nearly everyone carries some kind of debt. Knowing how to work through debt can help improve your financial well-being.

You can start by making some basic changes and creating healthy financial habits.

Create a Budget:

Surprises are nice but not when it comes to your money. If you're scrambling to pay the bills each month, you can probably benefit from having a budget. Below are some suggestions to help you organize and manage your monthly expenses. Choose a technique that works best for you.

Fixed and Flex:

The first budgeting technique involves grouping your expenses into two categories. They are:

- Fixed - "must-haves" (e.g., food, utilities and housing).
- Flex - "nice-to-haves" (e.g., dining out, movies and vacations).

Learning what is variable and what is not will be important to maintaining a budget.

Tackle Your Debt:

- If you owe $5,000 or less on your highest interest rate loan, consider adding another $50 above and beyond the minimum payment
- If you owe between $5,000 and $10,000 on your highest interest rate, consider adding an extra $100 a month
- If you have more than $10,000 on the highest debt rate, consider adding an extra $150 a month

For some great tips and tricks you can watch this short video on how to specifically tackle credit card debt! https://www.tiaa.org/public/modal/paying-down-credit-card-debt.

The Importance of Beneficiary Designations

Make 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 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? Go to TIAA.org/public/offer/services/for-account-holders or call 800-842-2252. If you make a change online, you'll receive a confirmation.

How to Save for an Emergency

Ask Yourself 4 Questions to Help Prepare for the Unexpected

Key Takeaways:

- Save at least 3 to 6 months' worth of necessary expenses by funding your emergency savings account regularly, as you would pay a bill.
- Consider saving in an account that pays some interest but preserves liquidity.
- To really be prepared for anything, be sure to keep health and disability insurance coverage.

The forecast says rain? You pack an umbrella, just in case. Car has a flat tire? Good thing you keep that spare in your trunk. But what happens if your furnace or air conditioning breaks or you unexpectedly lose your job? Do you have a "just-in-case" fund set aside? Maybe not. About 3 in 10 Americans would have trouble paying their bills in full if they had to pay for an unexpected expense of $400, according to the Federal Reserve.[1] Here are 4 key questions to ask yourself to help make sure you can handle what life throws at you.

1. How Much do you Need?

Here's the short answer: Fidelity suggests setting aside at least 3 to 6 months' worth of living expenses. If you're single and on your own but have family backup, you might be comfortable with 3 months of savings. However, if you have a spouse, kids, and a mortgage to support, you might sleep better with 6 months or even more.

But there is a long answer. There are some things to consider that could help you customize the amount you may need to save for your situation.

Protecting yourself or your family from a potential job loss or loss of income is generally the number one reason to save for a rainy day.

But your situation may not warrant saving as much as 6 months' of essential expenses. If you could easily replace your job, saving 3 months' worth may be fine. If the opposite is true and it could be a long search to find a new job, saving up to 6 months' worth or beyond could make sense.

There may be resources available to help ease the impact of a job loss—unemployment benefits. Unemployment insurance benefits are available in all states and the District of Columbia, Puerto Rico, and the US Virgin Islands. But not all employees are eligible—your employer has to pay unemployment taxes. Nonprofit organizations, like churches and schools, are exempt from paying unemployment taxes.

Some states offer higher benefits than others. So it may make sense to factor your state's unemployment benefits into your calculations.

There are other factors that influence the level of unemployment benefits you could receive. For instance, if you have children or other dependents, your state may provide additional benefits.

Other considerations:

- You must be physically able to work—so not disabled or collecting disability benefits.
- You must be actively looking for a job.
- You must have left your prior job involuntarily, without cause, and in good standing.
- If you've received unemployment benefits within the 6 months prior to filing, your benefits may be reduced.

What about borrowing?

In some cases, borrowing to pay for an emergency might not be the worst thing. For instance, a home equity loan or line of credit could be an option.

Two caveats:

- If you've lost income, borrowing to cover essential expenses is risky.
- If you already have a lot of debt, relying on credit or loans in an emergency puts you further in the hole, which just makes it that much harder to get out.

2. How to Come Up with the Cash?

There are a couple of ways to boost savings—even on a tight budget.

Think of your emergency savings fund as a bill. With rent or mortgage payments, contributing to a retirement fund, and myriad living expenses, you already have a lot to balance. But if you turn saving for an emergency fund into a monthly priority, you’ll get in the habit of contributing to it regularly.

Save an inheritance or gifts. Not everyone has a wealthy great uncle, but if yours happens to leave you some money, don’t fritter it all away. Consider using it to start your emergency fund and invest what is left over for other savings goals.

3. Where's a Place to Stash the Savings?

It can make sense to separate your emergency fund from your spending money and other types of savings. That could mean a savings or money market account (different from money market funds). Those can be convenient and accessible options, but keep in mind that those accounts may earn less than 0.25%[2] in interest.

Consider the following alternatives:

Money market funds tend to be a lower-risk place to store your cash, and generally offer better rates than your typical savings account. Unlike savings accounts, money market funds are not FDIC-insured.

Certificates of deposit (CDs) may offer even better rates than money market funds—but there is a catch. Many penalize you for taking money out before the CD matures. CDs may be a solution for a portion of your emergency fund but beware of tying up all your savings—a vital component of your rainy-day fund is liquidity.

When you need to dip into your emergency fund, consider withdrawing from more liquid accounts first. An example of a liquid account would be a savings account—your savings are easily accessed at no cost. Avoiding losses due to taxes, penalties, or market volatility is key.

Try to avoid withdrawing from retirement accounts like your 403(b) if you're not yet retirement age. You may have to pay taxes and a 10% penalty for the early withdrawal.

4. How to Protect Yourself with Insurance?

Besides having cash that you can access in an emergency, insurance is another way to be prepared for one. Consider these two types: term and permanent. Just like it sounds, a term insurance policy covers a defined period of time while a permanent life insurance policy is with you until death, as long as you pay the premiums. Look into disability insurance. Whether you have it through work or on your own, you'll want to know that you have enough in the event something happens.

Don't forget about health insurance. If you lose your job, your health coverage may go with it. Even if you are eligible for continuation of coverage through COBRA your premiums are likely to significantly increase. Factor in some additional money to cover the cost of health care, just in case.

The Bottom Line

There are many other circumstances besides losing a job that could require having cash on hand—like natural disasters, unexpected child care expenses, or a surprise medical bill that insurance won't cover.

You may not be able to plan for all of them but protecting yourself with insurance, having ample cash savings that are easily accessed, and keeping credit available, just in case, make a good start.

That’s one reason that Fidelity suggests establishing an emergency fund and then continuing to save 5% of your after-tax income for unexpected expenses.

Read Viewpoints on Fidelity.com: 50/15/5: a saving and spending rule of thumb

Everyone needs an emergency fund—no matter how old you are or what your income level is. And if you're diligent about saving for it, you'll be ready for anything—rain or shine.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.
This information is intended to be educational and is not tailored to the investment needs of any specific investor.

1. Report on the economic well-being of US households in 2017 (PDF), Federal Reserve.gov, May 2018

2. The national average money market account annual percentage yield (APY) was 0.19% as of May 6, 2019, according to the Federal Deposit Insurance Corporation (FDIC).

You could lose money by investing in a money market fund. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.

Oregon Savings Growth Plan Workshop Schedule
October, November, December 2019

Learn more about **investing for your future** at one of our local workshops.

Introduction to OSGP	**8:30 AM - 10:00 AM**
Calculate Your Savings Goal	**10:15 AM - 12:00 PM**
Retirement Strategies with OSGP	**1:30 PM - 3:00 PM**

DATE	CITY	ADDRESS
October 15, 2019	Portland (West)	Market Center Building, Mt Rainier Room 316, 1600 SW 4th Ave., Portland, OR 97201
October 16, 2019	Klamath Falls	Employment Department, 801 Oak St., Klamath Falls, OR 97601
October 23, 2019	Gresham	Gresham City Hall, Oregon Trail Conf Room, 1333 NW Eastman Pkwy., Gresham, OR 97030
October 23, 2019	Salem	Archives Building, Upstairs Conference Room, 800 Summer St. NE, Salem, OR 97310
October 29, 2019	Bend	Deschutes Services Center, 1300 NW Wall St., Bend, OR 97701
October 30, 2019	John Day	Department of Forestry, 415 Patterson Bridge Rd., John Day, OR 97845
November 4, 2019	Hillsboro	Washington Street Conf. Center, Room 102, 102 SW Washington Street, Hillsboro, OR 97123
November 5, 2019	Eugene	DHS Offices, 2885 Chad Dr., Eugene, OR 97408
November 12, 2019	Portland (East)	State Office Bldg, Conference Room 1A, 800 NE Oregon St., Portland, OR 97232
November 21, 2019	Salem	Archives Building, Upstairs Conference Room, 800 Summer St. NE, Salem, OR 97310
December 3, 2019	Portland (West)	Market Center Building, Mt Rainier Room 316, 1600 SW 4th Ave., Portland, OR 97201
December 10, 2019	Salem	Archives Building, Upstairs Conference Room, 800 Summer St. NE, Salem, OR 97310
December 10, 2019	Wilsonville	Clackamas Community College, Wilsonville Campus, Room 210, 29353 SW Town Center Loop East, Wilsonville, OR 97070

Please note: Presentations at PERS Headquarters in **Tigard** are from 6:00 PM to 7:30 PM

Retirement Strategies with OSGP	**October 29, 2019**
Introduction to OSGP	**November 26, 2019**
Introduction to OSGP	**December 30, 2019**

Register for all workshops at **www.growyourtomorrow.com**.

oregon
SAVINGS GROWTH PLAN

Announcing Fund Add

Plan sponsors are increasingly aware that employees need broad investment choices and targeted options to meet individual retirement needs. Fidelity Freedom Fund strategies are designed to provide just that. Each fund's asset mix is gradually adjusted according to a specified target retirement date, so participants can make a single investment and have an asset allocation strategy that may meet their changing needs over time.

Recently, Fidelity announced the launch of the Fidelity Freedom® 2065 Fund and has received direction from your plan to add the appropriate Fidelity Freedom 2065 fund to your Plan. Within the month of October, 2019, the following investment option will be added to the investment lineup. Please see the *Investment Option Description* section of this letter for more details.

Fidelity Freedom® Index 2065 Fund - Institutional Premium Class

For more information on the fund, log on to Fidelity NetBenefits® at www.netbenefits.com/opurp.

In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Fidelity Freedom® fund that is based on your current age and assuming a retirement age of 65. If your contributions are invested in the plan's designated default option, you have the right to transfer out of the designated default option to another investment option. If under your plan, any contributions for which you do not provide investment direction are invested in the Fidelity Freedom® fund as the plan's designated default option, keep in mind that you have the right to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the plan's available investment options.

Additions to Target Date Age Chart

The following change will be made to the Fidelity Freedom® fund age table associated with your plan, if appropriate. This change is based on the assumption that the participant will retire at age 65. If you are currently defaulting into a Fidelity Freedom® fund and your date of birth falls within a range specified below in the Target Date Age Chart, unless you direct otherwise, once this investment option is added, your future contributions will be invested in the new Fidelity Freedom® 2065 fund in accordance with the Target Date Age Chart. However, any balances previously defaulted in a Fidelity Freedom® fund prior to these additions will remain where they are currently invested unless you make an exchange to another fund investment option within your plan.

Date of Birth	Fidelity Freedom Fund	Expense Ratio
1/1/1998* – 12/31/2099	**Fidelity Freedom® Index 2065 Fund - Institutional Premium Class**	0.08%**

*Date of birth ranges were selected by your Plan Sponsor, if the fund is the Plan designated default option, or are based on the fund prospectus, if not.
**Expense ratio is as of May 30, 2019.

What Do I Have to Do?

You do not have to do anything. However, if you would like to request changes to your account, obtain additional information including information about the plan's other investment options, or find answers to questions, log on to Fidelity NetBenefits® at www.netbenefits.com/opurp or contact Fidelity to speak with a customer service representative.

Keep in mind that any balances, including those previously defaulted, in a Fidelity Freedom® fund prior to this addition will remain where they are currently invested unless you make an exchange to another investment option within your plan.

Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits at www.netbenefits.com/opurp and go to *Your Profile*.

Investment Option Description

Fidelity Freedom® Index 2065 Fund - Institutional Premium Class (FPRS Fund Code 3427 &U3H7)

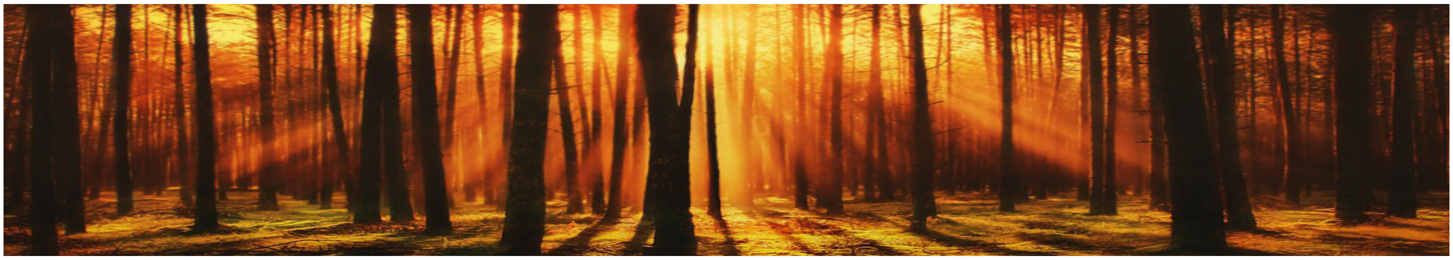
Ticker: FFIKX
Gross Expense Ratio: 0.08% as of 05/30/2019
Objective: Seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.
Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Income Fund. FMR Co., Inc. (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.
Risk: Investment performance of the Fidelity Freedom Index Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund. Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Before investing in any fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917



Retirement 101

Q. I have been reading investment terms online, and ran across a term I hadn't heard of before. Can you tell me what "Dollar Cost Averaging" is?

A. We asked our partners at TIAA to provide insight regarding this term. This is what they had to say:

Dollar cost averaging is a strategy that includes buying fixed dollar amounts of an investment on a regular basis. You do not change the dollar amount invested; in down markets you buy more shares and when the share price increases you buy fewer shares. The dollar amount does not change. It is a great way to get started investing with a set amount each month.

Q. I want to understand some often-used retirement terms. Can you tell me what a target-date fund is, and why I should shoose this option versus other investments?

A. Of course! We asked our partners at Fidelity Investments to clarify this term and why it works for many participants. Here is what they had to say:

Investing doesn't have to be complicated. Understanding how to buy a diversified portfolio through a single fund can be a way to help simplify your financial life.

Target date funds are primarily for investors who know the approximate date in the future they expect to retire and will need to begin withdrawing money from their retirement accounts. These funds feature a mix of investments that is professionally managed with a specific target date in mind. For example, when that date is many years away, the fund manager may invest more aggressively by concentrating the fund's assets in higher-risk assets that offer greater potential for appreciation, like domestic and international stocks As the target date approaches and passes, the mix becomes more conservative, with the manager slowly reducing the portfolio's exposure to stocks in favor investments such as bonds and money market investments.

At Fidelity, we offer target date funds called Fidelity Freedom® Index Funds. The underlying investments consist of Fidelity index mutual funds representing different asset classes and are regularly rebalanced based on Fidelity's proprietary glide path or asset allocation mix. Fidelity Freedom® Index Funds are designed to simplify retirement planning. Just pick a fund that's managed closest to the year you hope to retire.

Advantages of single fund strategies

Simplicity and convenience

You don't have to worry about building or actively managing a portfolio.

Diversification

Single fund portfolios provide a diversified mix of investments in different asset classes and securities. Remember, diversification does not ensure a profit or guarantee against loss.

Disciplined investment approach

When you're managing your own investments, it may be hard to stay on track, particularly when markets are volatile. Most fund managers follow a carefully developed investment methodology that can help you stay true to the funds' investment objectives.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

You could lose money by investing in a money market fund. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.

Fidelity Freedom Index Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Index Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Index Income Fund. The investment risks of each Fidelity Freedom Index Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the US and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so holding them until maturity to avoid losses caused by price volatility is not possible.

Votes are submitted voluntarily by individuals and reflect their own opinion of the article's helpfulness. A percentage value for helpfulness will display once a sufficient number of votes have been submitted.

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Webcasts, Webinars and Meetings

TIAA October webinars:

To sign up for a TIAA webinar, simply register online at www.tiaa.org/webinars.

- Making gifts to loved ones and charities 10/15, 9-10 a.m. (PT)
- Understanding Health Savings Accounts (HSA's) 10/16, 9-10 a.m. (PT)
- Market-proof your retirement 10/16, 12-1 p.m. (PT)
- Quarterly economic and market update 10/17, 9-10 a.m. (PT)
- Help protect you, your family and your money 10/22, 9-10 a.m. (PT)
- Understanding Medicare 10/23, 9-10 a.m. (PT)
- The 411 on 529 college savings plans 10/24, 9-10 a.m. (PT)
- Planning for retirement – The why, what and how 10/31, 12-1 p.m. (PT)

Upcoming TIAA Meeting Information:

Appointments are available by clicking here.

In-Person Consultations

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

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

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

Visit the "Contact Us" tab on netbenefits.com/opurp to view a schedule of dates and locations where Justin and Ronald will be available for consultations. Justin and Ronald are licensed professionals, experienced in helping people plan for their financial futures. You can meet with them whenever you want and can ask them anything. Really!

Upcoming Fidelity Webcasts:

Don’t Let Healthcare Costs in Retirement Surprise You

You’ve heard it said: “Healthcare costs are one of the biggest expenses in retirement.” But knowing it may be true doesn’t make planning easier. Our webcast can help you avoid this costly surprise by being prepared, understanding key terminology, and knowing your options—whether you plan to retire before 65 or after.

November 6, 2019 (time yet to be determined)

Additional topics available for replay:
- Keeping Your Personal Information Safe
- Women: Demand More from Your Money & Health
- Protecting Against Elder Financial Fraud
- Creating Your Retirement Income Plan
- Talking Taxes: A Year-Round Conversation
- Getting More Out of Social Security
- And Many More…

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

2019 Benefit Fair Schedule

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
October 1, 2019	Oregon State University
October 2, 2019	Western Oregon University
October 3, 2019	University of Oregon
October 7, 2019	Southern Oregon University
October 8, 2019	Oregon Institute of Technology
October 10, 2019	Portland State University
October 23, 2019	Eastern Oregon University

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