ORP and TDI Redesign

- New ORP and TDI retirement investment options coming in Fall 2007
  - Consolidates 18 vendors to 3 plan options
  - Enhanced individual, group, and online education and investment advising services
  - Investment menu designed to work for all types of investors – novice to expert.

- Plans redesigned for flexibility, ease and choice
- Plans redesigned to provide a spectrum of attractive choices, low fees/costs, while retaining widely valued incumbent selections.
RETIREMENT PLAN
TDI 403(b) and ORP 401(a)

Structural Design

Participants / OUS Administrators

OUS

AIG VALIC

TIAA-CREF

CORE MENU

Target Retirement Date Funds
Passively -Managed Index Funds
Actively -Managed Mutual Funds

CHOICE Self-Directed Mutual Fund Window
CHOICE Fixed & Variable Annuities

Fixed Annuity
Variable Annuities

TIAA Traditional , Fixed Annuity
CREF variable Annuities
TIAA-CREF Mutual Funds

AIG VALIC Option
Participants enrolled on or before September 10, 2007

TIAA-CREF

“ORP<sub>ous</sub>” & “TDI<sub>ous</sub>” = CORE Plus CHOICE Design

RPR Update - May 2007
ORP and TDI Investment Options

• OUS Core plus Choice Menu offers
  – 18-23 core mutual funds
  – Selected Fixed and Variable Annuity choices
  – Mutual fund brokerage window with ~1100 no-transaction-fee (NTF) choices

• TIAA-CREF remains, and adds mutual funds to ORP menu

• AIG VALIC continues for participants enrolled before Sept 10, 2007
More Information

• Individual letters will be mailed to current ORP and TDI participants in May-Jun 07
  – Actions You Will Take In Fall 07
  – New Contributions & Current Account Balances
  – Invitation to Fall Meetings

• Updates and FAQs at
  http://www.ous.edu/dept/hr/benefits/redesign.php

• Campus e-mail messaging as information and event schedules develop
# Action to Take Fall 07

If You Are With: | You can do this:  
---|---
TIAA- CREF | Stay “as is” or Select ORP<sub>ous</sub> Funds  
AIG VALIC | Stay “as is” or Select ORP<sub>ous</sub> Funds  
American Century | Select ORP<sub>ous</sub> Funds or do Nothing*  
DWS Scudder | Select ORP<sub>ous</sub> Funds or do Nothing*  
All TDI Vendors | Select TDI<sub>ous</sub> Funds or do Nothing*  
Except TIAA-CREF and VALIC |  

*If you do “nothing” your ORP account and contributions map to similar ORP<sub>ous</sub> funds.  
Future contributions to the TDI are placed in a Target Retirement Date Fund appropriate to your age until you provide other directions.  
Your contributions and investment returns are uninterrupted while you consider new investment options.
Timeline and Events

• Orientation meetings during campus “Welcome Back” activities, Sept ‘07
• Online enrollment opens Oct 1- Nov 10
• Group and individual meetings with vendors on each campus October 4-25.
• December 2007 all changes complete