

December 2024

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) INITIAL NOTICE

Important information

You are receiving this notice to inform you how your contributions under the GW Retirement Plan for Faculty and Staff – 401(a) and the GW Supplemental Retirement Plan – 403(b) will be invested and how such contributions will continue to be invested if you do not provide or update your investment instructions.

How your contributions will be invested

The plans let you invest your account in a number of different investment choices. If you do not choose a different investment option or options, your contributions made after 4 p.m. ET on Jan. 2, 2025, will be invested in the default investment option, as listed below. If the default investment option changes at any time in the future, you will be notified.

PLAN NAME	DEFAULT INVESTMENT OPTION
GW Retirement Plan for Faculty and Staff – 401(a)	Vanguard Target Retirement Funds
GW Supplemental Retirement Plan – 403(b)	

How you can change the way your contributions are being invested

You have the right to change the investment allocation of your account at any time. You can elect to direct the investment of your existing balances and future contributions to any of the plans' available investment options. This includes being able to transfer out of the plans' default option to another investment option available in the plans.

To change how your account is invested among the plans' offered investment choices, log in to your account online or call TIAA or Fidelity (contact information is located at the end of this notice).

Please note

The enclosed fact sheet provides additional information about the default investment option, including the investment objectives and strategy, fund/account performance, risk and return characteristics, and fees and expenses. A list of the plans' available investment options and a copy of the prospectus or information statement for each fund are available at tiaa.org/gwu and netbenefits.com/gw.

Distributions from tax-deferred 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.

How to contact us

If you have questions or would like to obtain updated information on fee expenses, a more detailed explanation of the default option, or more information about the other investment options available under the plans, contact TIAA or Fidelity.

TIAA

Online: tiaa.org/gwu

Phone: 800-842-2252, weekdays, 8 a.m. to 10 p.m. ET

Fidelity

Online: netbenefits.com/gw

Phone: 800-343-0860, weekdays, 8:30 a.m. to 8:30 p.m. ET

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