

# Plan enhancements

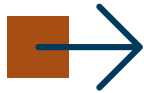
The George Washington University (GW) is enhancing the retirement plans starting in January 2025, with new investment options at both TIAA and Fidelity to help you pursue your retirement goals. These enhancements are the result of a review of the plans by the Retirement Plan Investment Committee (RPIC) and CAPTRUST, an independent and nationally recognized financial advisory firm.



Learn more about these enhancements and the resources available to navigate this plan change.

# Updates to your plans

The upcoming enhancements to the GW retirement plans are designed to help you plan and save for retirement.



## New self-directed brokerage option

GW is adding a brokerage option to provide access to additional investment choices.



## New investment options

New investment lineups, organized into investment style tiers, will provide you with a range of investment choices and comparable investment menus by recordkeeper across all available plans. If you are investing in a fund option that is being replaced in the updated investment lineup, your balance will automatically transfer to the new investment option.



## New fee structure

Plan administration fees will now be separate from the investment management fees and disclosed on your account statements.



Make sure to review the enclosed transition guide and notices for information and important dates about the plan enhancements. As a reminder, you can make changes to your account and investment choices at any time. When considering making a change, please note that the investment fund options available will reflect the current plan lineup.

## No longer employed by GW?

Although you aren't actively contributing to the retirement plans, please review the enclosed information to understand what's happening and how the changes may affect your account balance.

# Mark your calendar

## NOW

Review the enclosed transition guide and visit [hr.gwu.edu/gw-retirement-plan-new-investment-lineup](https://hr.gwu.edu/gw-retirement-plan-new-investment-lineup) to review the new investment lineup and access resources, including an online version of the transition guide, FAQs and more!

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**DEC. 9, 2024, 11 A.M. - NOON ET**

**JAN. 6, 2025, 1 P.M. - 2 P.M. ET**

Attend a virtual info session to learn more about the enhancements to the retirement plans. To register, visit [hr.gwu.edu/gw-retirement-plan-new-investment-lineup](https://hr.gwu.edu/gw-retirement-plan-new-investment-lineup).

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**JAN. 2, 2025, AT 4 P.M. ET**

Last opportunity to choose alternate investments before the automatic transfer occurs, as shown on pages 21 - 26 of the enclosed transition guide.

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**JAN. 3, 2025**

Investment changes take effect. Your future contributions and existing balances will be directed to the replacement investment options shown in the enclosed transition guide. You can view the new investments at [tiaa.org/gwu](https://tiaa.org/gwu) and [netbenefits.com/gw](https://netbenefits.com/gw).

## Want help with investment choices?

A TIAA or Fidelity Workplace Financial Consultant is available to provide investment advice and education, and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

## Not currently participating in a GW retirement plan? Get started today!

### 403(b) Plan (supplemental retirement plan)

Eligible employees may begin contributions to the GW Supplemental Retirement Plan - 403(b) at any time. The plan allows you to make pretax/after-tax Roth contributions toward your retirement. You may contribute any percentage of your pay to the plan, up to the annual IRS contribution limit (which includes the 401(a) base plan and matching contributions). Get started today by enrolling at [tiaa.org/gwu](https://tiaa.org/gwu) or [netbenefits.com/gw](https://netbenefits.com/gw).

### 401(a) Plan (base retirement plan)

GW employees who have completed two years of eligible service at GW are automatically enrolled in the GW Retirement Plan for Faculty and Staff - 401(a).\* Once you are enrolled, GW contributes 4% of your eligible salary to an account on your behalf. If you also participate in the 403(b) Plan, eligible employees will also receive a matching contribution from the university, which is deposited into the 401(a) Plan. Each year, GW will match 150% of eligible compensation that you contribute to the 403(b) Plan, up to a maximum matching contribution equal to 6% of your eligible annual compensation.

\* Prior employment at a college or university may be considered for meeting the two-year waiting period. Please see the Prior Employment Verification Form on the Benefits website.

# Consider your next steps

While no action is required, it's important to play an active role in planning for your retirement.

- Read the enclosed information carefully to see how the changes may affect you.
- Access your account to make any updates to your investment choices and beneficiary designation(s). Updating your beneficiary information is quick and easy to do—just follow the steps on page 5 of the enclosed transition guide. If you need help, contact TIAA or Fidelity.

Schedule an investment advice session with TIAA or Fidelity.

## TIAA

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow), or call 800-732-8353, weekdays, 8 a.m. to 5 p.m. ET.



## Fidelity

Visit [fidelity.com/schedule](https://fidelity.com/schedule), or text *meet* to 343898.



## Manage your account.

### Online

#### TIAA

Visit [tiaa.org/gwu](https://tiaa.org/gwu) and log in to your account. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the directions to access your account.

#### Fidelity

Visit [netbenefits.com/gw](https://netbenefits.com/gw). If you are new to Fidelity, select *Enroll Now* and confirm your identity. Then follow the prompts to enroll.

### Phone

#### TIAA

Call TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m. ET.

#### Fidelity

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

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