

# Your future is our focus.

## **CWU retirement benefits updates**

Central Washington University (CWU) is updating the Central Washington University Retirement Plan (CWURP) and Central Washington University Voluntary Investment Program (VIP) to help you pursue your retirement goals.

The changes will begin Dec. 19, 2025, and are expected to be completed the week of Jan. 26, 2026.



**The what, when and how of the retirement plan updates**

# Updates to the Central Washington University Retirement Plan (CWURP) and Central Washington University Voluntary Investment Program (VIP)

**The changes are designed to help you plan and save for retirement.**



## **A single service provider (recordkeeper)**

TIAA has been selected to deliver comprehensive retirement services at a reasonable cost. TIAA's role is to provide account access and track participant information. As a result of this change, your CWURP and VIP balances currently with Fidelity will be transferred to TIAA.



## **New accounts**

If you currently have a balance in the CWURP and VIP with Fidelity, or are actively contributing to the CWURP and VIP with TIAA, you will be automatically issued one new TIAA account per plan. Log in or register for online access at [tiaa.org/cwu](https://tiaa.org/cwu) after Dec. 19, 2025.



## **New retirement planning resources**

TIAA offers robust online tools to help you on the path to retirement. In addition to these tools, you can receive personalized advice on the plans' investment options from a TIAA financial consultant *at no additional cost to you.*

Make sure to review the enclosed guide and Blackout Notice for important dates and information about the plan updates. You can make changes to your account and investment choices at any time.

## **No longer employed by CWU?**

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 balances.

# Important dates to remember

## **Dec. 19, 2025**

If you currently have an account with Fidelity or you are actively contributing to TIAA, you will be automatically issued one new TIAA account per plan. Review and update your beneficiary and investments.

Any investment changes will become effective in your new account(s) for contributions beginning in January 2026.

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## **Jan. 8, 2026, at 1 p.m. PT–week of Jan. 26, 2026**

Blackout period for Fidelity accounts is expected to occur.

See the accompanying Blackout Notice and explanation on page 11 of the enclosed guide for details.

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## **January 2026**

All scheduled contributions will be directed to your new TIAA account(s). Your CWURP and VIP balances with Fidelity will be transferred to TIAA on Jan. 15, 2026.

*Transferred balances will be viewable in your TIAA account once the blackout period ends.*

## **Scan the QR codes below for more information.**

Get the latest information on the CWURP and VIP changes.



Join TIAA on Dec. 9 or 10, 2025, to learn more about the changes.



# Consider your next steps

## It's important to play an active role in planning for your retirement.<sup>1</sup>

- Read the enclosed information carefully to see how the changes may affect you.
- Review the investment lineup and make any changes that you want to take effect in January 2026. Log in to your account directly from the CWU portal, visit [tiaa.org/cwu](https://tiaa.org/cwu), or call TIAA for assistance.
- Check your beneficiary designation(s). Log in to your account to make any updates.

## Schedule an investment advice session.

This service is available *at no additional cost to you, and no minimum balance is required.*

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

## Manage your account.

### Online

Visit [tiaa.org/cwu](https://tiaa.org/cwu) 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.

### Phone

Call TIAA at **800-842-2252**, weekdays, 5 a.m. to 7 p.m. PT.

<sup>1</sup> If you currently receive retirement plan distributions, have automatic account rebalancing, and/or have loans, you may be required to take action. Please review the enclosed guide.



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