

**Washington State University  
Voluntary Investment Program  
UNIVERSAL AVAILABILITY NOTICE**

Washington State University (WSU) provides the opportunity to save for retirement through the Voluntary Investment Program (the "VIP"). All WSU employees who receive compensation reportable on an IRS Form W-2 are eligible to participate in the plan, as long as the employee contributes a minimum of \$15.00 per pay period with a minimum of \$200 per year.

Please take a moment to review information about this retirement investment opportunity, including your investment options, by visiting <http://enroll.tiaa-cref.org/ws/> . This website also can be utilized to start your account with TIAA-CREF, the current 403(b) vendor offered at WSU. Information is also available in hardcopy at the WSU HRS office. Once you are enrolled, you can review and change the amount of your contributions and your investment allocations.

Also please be aware that the law limits the amount you can defer under this and other plans in each tax year. For 2012, the limit under all plans of this type is generally \$17,000 although larger limits may apply if you are age 50 or over or if you have at least 15 years of service with WSU. If you participate in more than one 403(b) plan, you are responsible for tracking and reporting the amount of all of your contributions to each of the plans so that the total amount of all your contributions to all plans in which you participate do not exceed the limit. Note also that the sum of all of your contributions, and those of your employers, to all 403(b) plans that you participate in are generally limited to the lesser of \$50,000 or 100% of your compensation in 2012.

Whether you want to enroll in the plan as a new member, or you are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by printing off our website a "Salary Reduction Agreement" and filling the form out completely. Please return the completed form to the HRS Pullman offices. As a new member you will also need to visit the website referenced in the second paragraph to activate an account to receive your retirement contributions.

You can obtain a copy of the agreement and information on the VIP by visiting <http://www.hrs.wsu.edu/Benefits> or contact Human Resource Services at (509)335-4521 or [hrs@wsu.edu](mailto:hrs@wsu.edu).

