

**SUMMARY OF MATERIAL MODIFICATION**  
**Washington State University**  
**Voluntary Investment Program**

The Voluntary Investment Program (VIP) is a 403(b) plan that allows employees to accumulate additional retirement savings. TIAA-CREF is the current vendor for the VIP.

Effective January 1, 2010, the VIP will allow contributions to an after-tax Roth 403(b) account. Employees may contribute to the VIP on a pre-tax basis through the use of the existing investment vehicles or on an after-tax basis to a Roth 403(b) account, or a combination thereof. When the employee terminates employment, Roth accumulations can be rolled over to another retirement plan that accepts Roth Rollover funds.

If you have any questions about the new Roth 403(b) or the Voluntary Investment Program, contact Human Resource Services at 335-4521 or visit <http://www.hrs.wsu.edu/Benefits>