

Dec. 5, 2025

BLACKOUT NOTICE FOR YOUR FIDELITY PLAN ACCOUNT: IMPORTANT INFORMATION ABOUT YOUR CENTRAL WASHINGTON UNIVERSITY RETIREMENT PLAN (CWURP) AND CENTRAL WASHINGTON UNIVERSITY VOLUNTARY INVESTMENT PROGRAM (VIP)

To facilitate the transfer of assets from Fidelity to the new recordkeeper (TIAA), a “blackout period” will take place. During the blackout period, you will not be able to direct or diversify the assets held in your Fidelity plan account. For this reason, it is important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have a wider price swing, up and down, in short periods of time than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period. Any scheduled payroll contributions will continue to be deducted from your paycheck during the blackout period. **Please note:** If you have an existing TIAA plan account, you will still be able to access and transact on those accounts.

THE BLACKOUT PERIOD IS EXPECTED TO BEGIN ON JAN. 8, 2026, AT 1 P.M. PT, AND IS EXPECTED TO END THE WEEK OF JAN. 26, 2026.

KEY DATES	EVENTS
Jan. 8, 2026, at 1 p.m. PT	Blackout period expected to begin. During this time, you will be unable to access or modify your Fidelity account(s). Additionally, you will not be able to obtain a distribution, loan, or hardship withdrawal from your account.
Jan. 15, 2026	On or about this date, your account balance transfers from Fidelity to your TIAA account.
Week of Jan. 26, 2026	Blackout period expected to end. You will have full access to your transferred balances in your TIAA account and can request account transactions.

Please note:

The date of the plan changes and the end of the blackout period depend on the accurate, timely transfer of data from Fidelity to TIAA. If this does not occur, the end of the blackout period could be delayed.

For questions about this notice or the blackout period, including confirmation it has started or ended, you can call TIAA at **800-842-2252**, weekdays, 5 a.m. to 7 p.m. PT. Or mail TIAA at: TIAA, P.O. Box 1259, Charlotte, NC 28201.