

Human Resources
400 E. University Way
Ellensburg, WA 98926

Dear CWURP/VIP participants:

To better support you in your retirement planning, CWU is making changes to the Central Washington University Retirement Plan (CWURP) and Central Washington University Voluntary Investment Program (VIP), which will begin Dec. 19, 2025. The enhancements include a single service provider, changes to the plans' design, and the expansion of certain plan features.

Moving toward the future

TIAA has been a partner in the CWU retirement plans since 1939. With this transition, it will become the plans' single recordkeeper, providing account access and tracking participant information. TIAA was selected based on its ability to provide plan education, excellent customer service, personalized financial advice, and modern digital tools. TIAA will offer the same investments currently available at Fidelity, plus some additional options. This change will also reduce the amount you pay as a plan participant, meaning more money goes into your savings.

CWURP and VIP design enhancements

We are also making some changes to the plans' design. These include:

- Offering loans from the CWURP for the first time
- Expanding withdrawal options in both the CWURP and the VIP
- Online account management through TIAA

These changes are expected to be completed the week of Jan. 26, 2026, and are meant to pair with the existing CWU matching contributions to help you build long-term financial security.

Support is here—get ready now

Please read the enclosed materials carefully. Contact TIAA to ask any questions about your new account(s) or how your money will transfer, or to set up a personalized financial counseling session. In partnership with TIAA, we are offering a full schedule of events to provide more information and answer questions about the transition.

These changes are designed to make retirement planning easier, more secure, and more cost-effective for you. We are excited about these changes and invite you to take this opportunity to plan for your financial future.

Your future is our focus.