The George Washington University Retirement Plans

How to get started

THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC
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Why Save

Are you on track to living the life you want after you stop working? Many experts estimate that you’ll need 85% of your annual preretirement income to meet expenses each year in retirement. However, the typical working American household is not on track to meet that goal. Facing rising health care costs, inflation, and a retirement that may last 30 years or more, you may need to save more to enjoy the retirement lifestyle you desire.

Choose your path to success.
The good news is that there’s help along the way. To support faculty and staff in realizing their savings goals, The George Washington University (GW) offers a competitive retirement plan package with a selection of investment options. You have the opportunity to invest in a variety of funds from multiple providers. Enrolling in The GW Retirement Plans makes saving automatic. The money you contribute is conveniently deducted from each paycheck.

This brochure provides guidance on:
- General plan options
- How to enroll
- Investment providers and funds offered
GW has two primary Retirement Plans.

**The George Washington University 403(b) Supplemental Plan** — This plan allows you to make pre-tax and post-tax Roth contributions.

**The George Washington University 401(a) Retirement Plan for Faculty and Staff (commonly referred to as the Employer Base Plan)** — This plan governs the University base and matching contributions. You are eligible for the University base and matching contributions once you meet certain eligibility requirements as detailed on the following page.

Once you are eligible to participate in the Employer Base Plan, GW will contribute 4% of your eligible annual compensation automatically into it; this is your base contribution. GW will also contribute an amount equal to 150% of the first 4% of your eligible compensation that you contribute to the 403(b) Plan; this is your matching contribution. The maximum match cannot exceed 6% of your eligible compensation.

<table>
<thead>
<tr>
<th>GW Base 4%</th>
<th>If you contribute this amount to the GW 403(b) Plan…</th>
<th>…your GW matching contributions will be:</th>
<th>Total GW Contributions</th>
<th>Total Contribution (Employee and Employer)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>4.0%</td>
<td>4.0%</td>
</tr>
<tr>
<td>4.0%</td>
<td>1.0%</td>
<td>1.5%</td>
<td>5.5%</td>
<td>6.5%</td>
</tr>
<tr>
<td>4.0%</td>
<td>2.0%</td>
<td>3.0%</td>
<td>7.0%</td>
<td>9.0%</td>
</tr>
<tr>
<td>4.0%</td>
<td>3.0%</td>
<td>4.5%</td>
<td>8.5%</td>
<td>11.5%</td>
</tr>
<tr>
<td>4.0%</td>
<td>4.0% or more</td>
<td>6.0%</td>
<td>10.0%</td>
<td>14.0+%</td>
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### Quick Plan Facts

<table>
<thead>
<tr>
<th></th>
<th>GW 403(b) Supplemental Plan</th>
<th>GW 401(a) Employer Base Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>• You are immediately eligible.</td>
<td>• You must be an active employee with two years of service to be eligible for university base and matching contributions. Previous university experience may also qualify. Please contact GW’s Benefits Administration department for details.</td>
</tr>
</tbody>
</table>
| **Contribution Limits**| • You may contribute from 1% to 100% of your salary, after required deductions.  
• Contributions are subject to the IRS limit of $18,500 in 2018.  
• Keep in mind that the IRS limit is shared between pre-tax 403(b) and post-tax Roth 403(b) contributions.  
• Employees age 50 and older can contribute an additional $6,000 in 2018. | • This plan is for employer base and matching contributions only. |
| **Matching Contributions** | • No. | • Each year, GW will match 150% of the first 4% of your eligible compensation contributed to the 403(b) Plan. The total match cannot exceed 6% of your eligible annual compensation. |
| **The GW Base Contributions** | • No. | • GW will contribute 4% of your eligible annual compensation automatically into this plan. |
| **Vesting** | • You are immediately vested in your contributions. | • You are immediately vested in employer contributions. |
| **Loans** | • Loans are available from pre-tax 403(b) and post-tax Roth 403(b) accounts at TIAA and Fidelity.  
Please contact TIAA directly at 800-842-2776 for further information regarding borrowing from your TIAA Supplemental Plan account.  
Please contact Fidelity directly for further information regarding borrowing from your Supplemental Plan account at Fidelity. Log on to www.NetBenefits.com/GW or call 800-343-0860. | • Loans are not available for this plan. |
| **Rollovers** | • Yes. You may roll over money from a previous employer’s retirement plan to the 403(b) Plan. Please contact your designated investment provider for assistance. | • Yes. You may roll over money from a previous employer’s retirement plan to the 401(a) Plan. Please contact your designated investment provider for assistance. |
| **Investment Options** | • Varies with each provider. See provider fact sheets on pages 10–14. | • Varies with each provider. See provider fact sheets on pages 10–14. |
| **Enrollment** | • Follow directions on page 8 of this guide. | • Follow directions on page 8 of this guide. |

*New Enrollees—Please note that any contributions through your previous employer in this calendar year count toward the annual IRS limits. Faculty and staff are solely responsible for their personal tax situation and any deferral impact.*
## Quick Plan Facts (continued)

<table>
<thead>
<tr>
<th>Confidential Consultations</th>
<th>GW 403(b) Supplemental Plan</th>
<th>GW 401(a) Employer Base Plan</th>
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<tbody>
<tr>
<td>Each provider is available for consultation, by phone or in person. Please see each investment provider’s fact sheet at the end of this brochure for further information on how to schedule an appointment for a confidential consultation.</td>
<td>Each provider is available for consultation, by phone or in person. Please see each investment provider’s fact sheet at the end of this brochure for further information on how to schedule an appointment for a confidential consultation.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Withdrawals/ Distributions</th>
<th>GW 403(b) Supplemental Plan</th>
<th>GW 401(a) Employer Base Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributions are generally allowed without penalty at age 59½, retirement, disability, financial hardship, or death, or if you elect to roll over your account to an eligible retirement plan. Taxes will be due upon withdrawal. For distributions from your TIAA account, please contact TIAA directly at 800-842-2776. For distributions from your Fidelity account, please call 800-343-0860. Certain restrictions may apply.</td>
<td>Distributions are generally allowed without penalty at age 59½ (match contributions) or age 62 (base contributions), upon retirement, disability, or death, or if you elect to roll over your account to an eligible retirement plan. Taxes will be due upon withdrawal. For distributions from your TIAA account, please contact TIAA directly at 800-842-2776. For distributions from your Fidelity account, please call 800-343-0860. Certain restrictions may apply.</td>
<td></td>
</tr>
</tbody>
</table>
Investment Providers

GW offers two retirement providers with which you can invest your contributions and GW’s base and matching contribution, if eligible. You may select one or both, depending on your investment and service needs. The providers are:

| Fidelity Investments | TIAA |

A summary of the investments and services offered by each investment provider is included on pages 10–14. These summaries were prepared by the applicable provider.

The Vanguard family of funds are also offered and serviced through Fidelity Investments. If you would like to invest in the Vanguard family of funds, you must choose Fidelity Investments as an investment provider, as Fidelity Investments is your gateway to invest in the Vanguard family of funds.
How to Enroll

The GW enrollment process, and ongoing account processing services, are supported by Fidelity Investments, regardless of the investment provider you choose.

1. Log on to www.NetBenefits.com/GW or call a retirement plan representative at 800-343-0860 to enroll in a plan. Please note that this Web site is hosted by Fidelity Investments, our primary administrative service provider. You will be able to use this site to enroll with either investment provider (TIAA or Fidelity Investments).

2. Decide whether you would like to make pre-tax 403(b) contributions, post-tax Roth 403(b) contributions, or a combination of the two.

3. Decide how much you would like to contribute to your retirement plan out of your paycheck, and the combination of pre-tax 403(b) and post-tax Roth 403(b). Tools and take-home pay calculators are available directly on the Web site to help you make these decisions.

4. Choose an investment provider; or choose how to divide your contributions between providers.

5. Choose what investment funds you would like your payroll contributions allocated to. Tools to determine an appropriate portfolio mix are available from the Web site as well. Please note: If you choose TIAA as an investment provider, you will be prompted at the end of the online enrollment process to set up fund allocations directly with TIAA by calling 800-842-2776, or by accessing their Web site at www.tiaa.org/gwu.

6. Contact your chosen provider directly to designate your beneficiary.

If you enroll in both The GW 403(b) Plan and 401(a) Plan, please be sure to go through Steps 1–5 a second time to allocate appropriately for both plans.

<table>
<thead>
<tr>
<th>Fidelity Investments</th>
<th>TIAA</th>
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<tr>
<td>800-343-0860</td>
<td>800-842-2776</td>
</tr>
</tbody>
</table>

New enrollees should note that any contributions to a previous employer’s plan in this calendar year count toward the annual IRS limits. (You can review these limits on page 5 of this guide.) Employees are solely responsible for their personal tax situation and for the impact of their contributions, including the consequences of exceeding annual limits.
Provider Fact Sheets

The pages that follow give additional information about each investment provider offering products and services for The GW Retirement Plans. You enroll in the plans via the Fidelity hosted site, regardless of the institutional provider you choose for your investments.

You’ll manage your account directly through your chosen investment provider once you’ve enrolled. If you have any questions about the enrollment process or the available investment options, you can contact your investment provider directly. You’ll find information about the following investment providers on the pages listed below:

Fidelity Investments ................................................................. Page 10
TIAA .................................................................................. Page 13

Each investment provider is solely responsible for the content on its applicable pages and does not assume any responsibility or liability for the content supplied by any other investment provider.
Choose a retirement leader to help you make the most of your workplace savings.

If you’re like most people, you want your hard-earned retirement savings to be in good hands. Consider America’s retirement leader,* Fidelity Investments, and take advantage of our experience to help you build a more rewarding future.

**Service excellence you can count on.**
Chances are, you already know Fidelity by reputation. Founded in 1946, Fidelity has always been committed to accuracy, top technologies, and the highest ethical standards. A relationship with us means you can count on accurate statements and information, as well as timely assistance with your questions.

**Experience to meet your needs.**
Fidelity serves more than 27 million participants,† and we bring this experience to help you manage your priorities at every stage of your life. Because we service plans for thousands of tax-exempt organizations, we understand how employees like you wish to make the most of your retirement program.

**Education how and when you need it.**
To help you make knowledgeable and confident decisions about your money, Fidelity offers flexible learning opportunities, including:

- Online workshops, tools, and resources
- On-site learning opportunities
- Regular e-mail and print messages
- Experienced representatives

**Let Fidelity help you today.**

*Call: 800-343-0860  
Schedule a confidential consultation:  
800-642-7131 or visit getguidance.fidelity.com

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*Based on two surveys: The PLANSPONSOR magazine 2017 Recordkeeping Survey (© Asset International Inc.), based on defined contribution plan assets administered and number of participants of recordkeepers, as of 12/31/2016; and Cerulli Associates’ The Cerulli Edge®—Retirement Edition, Q1 2017, based on an industry survey of firms reporting total IRA assets administered for Q4 2016.

† Fidelity Facts, FMR LLC, 2018
Your Fidelity Fund Options

When it comes to mutual funds, Fidelity has a long-standing commitment to research and performance. By investing your contributions at Fidelity, you have access to a variety of investment options, all categorized in an easy-to-understand format:

• **Tier 1: Single Fund Solutions**: Fidelity Freedom® Funds - Class K and Fidelity Asset Allocation Funds

• **Tier 2: Core Investments**: Concise menu of mutual funds, which represents the primary asset classes (stocks, bonds, and short-term instruments)

For more information about the complete menu of investments in your plan, please visit benefits.gwu.edu/retirement-savings or call 800-343-0860.

### Tier 1: Single Fund Solutions

<table>
<thead>
<tr>
<th>Target Date Funds</th>
<th>Target Allocation Funds</th>
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<tr>
<td>Fidelity Freedom® 2005 Fund - Class K</td>
<td>Fidelity Asset Manager® 20%</td>
</tr>
<tr>
<td>Fidelity Freedom® 2010 Fund - Class K</td>
<td>Fidelity Asset Manager® 50%</td>
</tr>
<tr>
<td>Fidelity Freedom® 2015 Fund - Class K</td>
<td>Fidelity Asset Manager® 70%</td>
</tr>
<tr>
<td>Fidelity Freedom® 2020 Fund - Class K</td>
<td>Fidelity Asset Manager® 85%</td>
</tr>
<tr>
<td>Fidelity Freedom® Income Fund - Class K</td>
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### Tier 2: Core Investments

**Money Market**
- Fidelity® Money Market Trust
- Retirement Government Money Market II Portfolio
- Vanguard Federal Money Market Fund
- Investor Shares

**Bond**
- Fidelity® Government Income Fund
- Vanguard GNMA Fund
- Admiral Shares
- Vanguard Intermediate-Term Treasury Fund
- Admiral Shares
- Vanguard Long-Term Investment-Grade Fund
- Admiral Shares

**Diversified**
- Fidelity Advisor® Strategic Income Fund
- Fidelity® Intermediate Bond Fund
- Fidelity® Investment Grade Bond Fund
- Fidelity® Short-Term Bond Fund
- Fidelity® U.S. Bond Index Fund—Premium Class
- Vanguard Long-Term Treasury Fund
- Admiral Shares
- Vanguard Short-Term Investment-Grade Fund
- Admiral Shares

**Inflation-Protected**
- Fidelity® Inflation-Protected Bond Fund
- Vanguard Inflation-Protected Securities
- Fund Admiral Shares
- Vanguard Short-Term Inflation-Protected Securities Index Fund
- Admiral Shares

**High Yield**
- Vanguard High-Yield Corporate Fund
- Admiral Shares

**International/Global**
- Fidelity® New Markets Income Fund

**Balanced/Hybrid**
- Fidelity® Balanced Fund—Class K
- Fidelity® Puritan® Fund—Class K
- Vanguard Wellesley® Income Fund Admiral™ Shares
- Vanguard Wellington™ Fund Admiral™ Shares

**Domestic Equity**
- Vanguard Windsor™ Fund Admiral™ Shares

**Large Value**
- Fidelity® Disciplined Equity Fund—Class K
- Fidelity® Growth & Income Portfolio—Class K
- Fidelity® 500 Index Fund—Institutional Class
- Vanguard Growth and Income Fund Admiral Shares
- Vanguard Institutional Index Fund Institutional Shares
- Vanguard Total Stock Market Index Fund

**Mid Value**
- Fidelity® Low-Priced Stock Fund—Class K
- Fidelity® Value Fund—Class K

**Large Growth**
- Fidelity® Blue Chip Growth Fund—Class K
- Fidelity® Contrafund®—Class K
- Fidelity® Growth Company Fund—Class K
- Fidelity® Magellan® Fund—Class K
- Fidelity® OTC Portfolio—Class K
- Vanguard FTSE Social Index Fund Investor Shares
- Vanguard Morgan™ Growth Fund Admiral™ Shares
- Vanguard U.S. Growth Fund Admiral™ Shares

**Mid Growth**
- Fidelity® Mid-Cap Stock Fund—Class K

**Small Blend**
- Fidelity® Small Cap Discovery Fund

**International/Global Equity**
- Fidelity® Europe Fund
- Fidelity® Pacific Basin Fund
- Fidelity® Emerging Markets Fund—Class K
- Fidelity® Real Estate Income Fund
- Vanguard REIT Index Fund Admiral Shares
Investing involves risk, including the risk of loss.

The GW 403(b) and 401(a) Plans are intended to be participant-directed plans as described in Section 404(c) of ERISA, which means that fiduciaries of The GW 403(b) and 401(a) Plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
What makes TIAA a great partner for your financial future?
For more than 90 years, TIAA has been helping education professionals nationwide prepare for the kind of retirement they want and deserve. Because of this core focus, we have the kind of experience, insight, and know-how you need to pursue your retirement savings goals.

TIAA offers you a wide range of investment choices.
As you look at the TIAA options under your GW retirement plan, you’ll see an array of choices designed to help you build a portfolio tailored to your age and risk tolerance. It’s a good idea to contribute as much as you can, up to the maximum the plan allows.

You get advice on all your assets.
You have an extraordinary opportunity to create a 360-degree plan for retirement. TIAA financial consultants can give you knowledgeable guidance on your retirement plan—including any assets your spouse or partner may have. Best of all, you get this advice at no additional cost.

Fees that are less than half the industry average.
Even though all mutual funds and variable annuities have expense charges, according to Morningstar Direct, 100% of TIAA-CREF mutual funds and CREF variable annuities have expense ratios below the median of their respective Morningstar categories.* This means that more of your money keeps working toward your long-term goals.

Start building your financial foundation.
To schedule a one-on-one advice consultation, call 800-732-8353 or visit www.tiaa.org/gwu.

*Based on Morningstar Direct (as of 6/30/16) expense comparisons by category, excluding Money Market products. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value. TIAA products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa.org for details.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to tiaa.org for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

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Your TIAA Investment Options

TIAA's long-term investment philosophy and experience position our mutual funds and annuities to help you seek your financial goals. Our broad range of investment choices allows you to build a portfolio that's right for your unique savings needs. For full descriptions of all these account/fund choices, please visit www.tiaa.org/gwu.

Your investments include:

**Tier 1**
- **TIAA-CREF Lifecycle Funds**—Target-date funds with an overall allocation that automatically becomes more conservative as your expected retirement date approaches. Just choose a fund based on your expected retirement date.¹

As with all mutual funds, the principal value of a lifecycle fund is not guaranteed. Also, please note that the target date of the lifecycle fund is an approximate date when investors may plan to begin withdrawing from the fund.

**Tier 2**
- **Core Investments**—Annuity accounts and mutual funds representing the major asset classes—guaranteed, fixed income, money market, equities and real estate.

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### Tier 1: TIAA-CREF Lifecycle Funds

- TIAA-CREF Lifecycle 2010
- TIAA-CREF Lifecycle 2015
- TIAA-CREF Lifecycle 2020
- TIAA-CREF Lifecycle 2025
- TIAA-CREF Lifecycle 2030
- TIAA-CREF Lifecycle 2035
- TIAA-CREF Lifecycle 2040
- TIAA-CREF Lifecycle 2045
- TIAA-CREF Lifecycle 2050
- TIAA-CREF Lifecycle 2055
- TIAA-CREF Lifecycle 2060
- TIAA-CREF Lifecycle Retirement Income

### Tier 2: Core Investments

**Guaranteed**²

- TIAA Traditional Annuity

**Money Market**
- CREF Money Market Account
- TIAA-CREF Money Market Fund

**Fixed Income**
- CREF Bond Market Account
- CREF Inflation-Linked Bond Account
- TIAA-CREF Bond Fund
- TIAA-CREF Bond Index Fund
- TIAA-CREF Bond Plus Fund
- TIAA-CREF Inflation-Linked Bond Fund
- TIAA-CREF High-Yield Fund
- TIAA-CREF Short-Term Bond Fund

**Multi-Asset**
- TIAA-CREF Managed Allocation Fund

**Balanced**
- CREF Social Choice Account
- TIAA Real Estate Account
- TIAA-CREF Real Estate Securities Fund
- U.S. Equity
- CREF Stock Account
- CREF Equity Index Account
- CREF Growth Account
- TIAA-CREF Equity Index Fund
- TIAA-CREF Growth & Income Fund
- TIAA-CREF Large-Cap Growth Index Fund
- TIAA-CREF Large-Cap Growth Fund
- TIAA-CREF Large-Cap Value Index Fund
- TIAA-CREF Large-Cap Value Fund
- TIAA-CREF Large-Cap Value Index Fund
- TIAA-CREF Mid-Cap Growth Fund³
- TIAA-CREF Mid-Cap Value Fund³
- TIAA-CREF Small-Cap Blend Index Fund³
- TIAA-CREF Small-Cap Equity Fund³
- TIAA-CREF Social Choice Equity Fund³
- TIAA-CREF S&P 500 Index Fund
- Int’l/World Equity³
- CREF Global Equities Account
- TIAA-CREF International Equity Fund
- TIAA-CREF International Equity Index Fund

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For more information about the complete menu of investment options available in your plan, visit benefits.gwu.edu/retirement-savings or call 1-800-842-2776.

¹ TIAA-CREF Lifecycle Funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the lifecycle funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well.

² Any guarantees under annuities issued by TIAA are subject to TIAA’s claims-paying ability. TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes.

³ Real estate securities are subject to various risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability.

⁴ Small-cap and mid-cap stocks may have limited marketability and may be subject to more abrupt or erratic market movements than large-cap stocks.

⁵ Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability.

Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance. Mutual funds do not offer the range of income options available through annuities. Investing in securities involves market risks.

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Investment Education

Each of GW’s investment providers offers a wide variety of investment products. For your convenience, we have categorized your options into tiers. Specific investment options can be found on pages 10–14.

• **Tier 1: Target allocation or target date options**
  These are mutual funds designed for investors who want a simple yet diversified approach to investing. These funds are professionally managed. Target Dates Funds have asset allocations that generally become more conservative as the funds approach their target retirement date. Target Allocation funds generally maintain an asset allocation within certain ranges based on the applicable fund’s investment and risk objective. In both types of funds, the fund manager periodically rebalances the fund’s assets to keep the fund in line with the target asset allocation.

• **Tier 2: Core investment options**
  This tier typically includes a limited menu of mutual funds or annuity accounts that invest primarily in the three major asset classes (stocks, bonds, and short-term investments). You may want to consider these options if you are comfortable diversifying your investments on your own or with the assistance of an investment advisor and/or asset allocation tools.

► Need help choosing an investment mix?
  Both investment providers have representatives who can meet with you to help you choose investments for your retirement portfolio. In addition, both provider Web sites offer online planning tools to help you manage and track your portfolio on your own. To schedule a consultation, contact your investment provider directly.
Although this booklet was prepared for The George Washington University by Fidelity Investments for the convenience of plan participants, certain pages in it were supplied by non-Fidelity plan providers. Each provider offering products and services to the plan or its participants is solely responsible for the content on its applicable pages and does not assume any responsibility or liability for the content supplied by any other provider.

Investing involves risk, including risk of loss.

This brochure provides only a summary of the main features of The George Washington University Retirement Plans, and the plan documents will govern in the event of any discrepancy.

The George Washington University providers referenced herein are all independent entities and are not affiliated with one another.

The content supplied by each provider and on each provider’s Web site is the responsibility of each provider.