

Western Washington University Retirement Plan Enrollment / Change Form

If you are a new participant, complete both Sections 1 & 2 and attach all necessary vendor enrollment forms.
OR

If you are a current participant and want to change your fund sponsor allocation, complete Section 2 only.

Section 1: WWURP Enrollment

_____ I do not wish to participate in the WWURP at this time and understand that as a condition of employment I must participate beginning with my third year of employment.

_____ I wish to participate in the WWURP and authorize WWU to reduce my gross salary according to the provisions of the plan. (Under age 35 = 5%, Age 35 & older = 7.5%; Age 50 & older = 10%). **Vendor enrollment form must be submitted with this form.**

Section 2: Fund Sponsor Allocation/Change

Please allocate contributions to the following fund sponsor(s). Total allocation between fund sponsors must be in whole percentages and total 100%. Investment selections to be specified on fund sponsor's application form.

Fidelity Investments _____ %
TIAA/CREF _____ %
The Vanguard Group _____ %

TOTAL 100 %

This agreement supersedes and replaces any previously submitted agreement. I agree that WWU shall have no liability whatsoever for any loss suffered by me or by my beneficiary(ies) with regard to my allocation of these contributions among the various fund vehicles. By my signature I verify that I have read and understood the provisions on the back of this form.

Print Name

ID#

Signature

Date

**PLEASE ATTACH YOUR VENDOR ENROLLMENT FORM(S)
BEFORE MAILING TO MS 5221**

Administrative Procedures

The Western Washington University Retirement Plan (WWURP), as established by the Board of Trustees, is administered by Human Resources Benefits Services including enrollment and distribution of plan and administrative information. While employees have flexibility in matters of investment decisions, the administration of the plan is subject to the following:

1. **Participation:** Employees may begin participation immediately upon eligible employment or any time thereafter but no later than two years following eligible employment.
2. **Contributions:** Contribution levels of participants are as follows:

Under age 35	5%
Age 35 and over	7.5%
Age 50 and over	10%

THE CONTRIBUTION RATE IS MATCHED BY WESTERN WASHINGTON UNIVERSITY.

3. **Limitations of Contributions:** This plan limits contribution per IRC Section 401(a)(17), 415, and any other applicable sections.
4. **Matching:** Contributions are fully matched by WWU at each level of participation by the employee.
5. **Service Credit:** Service time for the calculation of Supplementation in the WWURP is credited only for those periods of employment when contributions are made. The formula uses a service factor of 2% for those years prior to age 50.
6. **Allocation of Future Contributions:** Employees may change the allocation of future contributions among the WWURP fund sponsors at any time by submitting a completed WWURP Enrollment/Change form to Benefits Services. Employees may change future allocation of contributions within the funds of the same fund sponsor at any time by contacting the fund sponsor directly.
7. **Transfer of Existing Account Balances:** Employees may transfer existing account balances within a WWURP fund sponsor in accordance with each fund sponsor's rules. Employees may also transfer balances from one WWURP fund sponsor to another in accordance with the fund sponsors' procedures. Employees may not transfer funds outside of the WWURP fund sponsor(s) unless all eligible WWU employment has been terminated. Contact Benefits Services for more information.
8. **Loans:** Loans are not permitted with any WWURP contract/account.
9. **Withdrawals:** Employees may not withdraw any accumulations from the WWURP until all eligible WWU employment has been terminated.

All withdrawals are subject to federal income taxation in the year in which the funds are received. Before age 59 ½, a 10% penalty may apply. Refer to the WWURP Plan Document and the fund sponsors' Annuity and/or Custodial Agreements for more details.

See Plan Document for further details of the administrative procedures.

For further information, please call 360-650-7713. Mail completed forms to:

Benefits Services – Human Resources
Western Washington University
516 High Street, MS 5221
Bellingham, WA 98225