

HOW TO ENROLL ONLINE

Online enrollment is the fastest and easiest way to enroll in your institution's retirement program.

BEFORE YOU ENROLL HAVE THE FOLLOWING AVAILABLE:

- **The access code for each plan for which you are eligible.**
 - If you do not know your access code, contact your Human Resources/Benefits Office.
- **Your Social Security number**
- **Your beneficiary's Social Security number, birth date, and address**
- **Your investment allocations (review and learn more about investments at tiaa-cref.org)**

The access code for Pension

Matching Plan is **314816**

The access code for SRA is **314817**

TO ENROLL ONLINE:

LOG IN TO ENROLL: tiaa-cref.org/enroll

- Enter your access code.
- Click **Yes** if you are a returning user. Click **No** if you are a first-time user and need to create your user name and password.
- Follow the on-screen directions to complete your enrollment application, clicking **Next** in the lower right corner to advance each screen.

NOTE: At the allocations screen, you can click on any investment choice to view its fact sheet.

Once you complete your enrollment, you can retrieve and print a confirmation page from the **Congratulations** screen.

IMPORTANT:

If you participate in your institution's retirement plan, you **must** complete and submit a Salary Reduction Agreement form for your enrollment application to be processed.

You can obtain the Salary Reduction Agreement from the Human Resources/Benefits Office. Please return the completed agreement to your Human Resources/Benefits Office for processing.

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at **800 TIAA-CREF** (800 842-2273), Monday through Friday, from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. (ET). We will guide you through the online enrollment process.

Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½. There are risks when investing in securities. Read the prospectus before making any investment choices.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity products are issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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