



Welcome to your Edgewood College Retirement Plan

We're here to help

A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at TIAA.org/edgewood.



Manage your account

Online

Visit TIAA.org/edgewood and *Log in*. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. (CT).



Schedule an investment education and advice session

Online

Visit TIAA.org/schedulenow.

Phone

Call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT).

Edgewood College recognizes the importance of providing you with ways to plan for your financial future. Your retirement program is an important part of your overall benefits. Edgewood College has helped you take the first step by enrolling you in the Edgewood College Retirement Plan.

Once you are eligible:

- You will be automatically enrolled at 6% of your annual salary unless you opt out of the automatic enrollment feature. On October 1 of each year, all employees who opted out of auto enrollment and who do not make a salary deferral election will be re-enrolled at 1% of your annual salary.
- You will also be set up for the automatic increase feature. This means that, unless you opt out, your contributions will increase by 1% on October 1 of every year until a maximum contribution rate of 8% is reached.
- Your contributions will be directed to the lifecycle fund closest to your projected date of retirement.
- Your beneficiary will be set to "Estate." You can always make updates to your account at any time.

The Edgewood College Retirement Plan benefits highlights include:

Edgewood College will match up to 6% of your salary.

Your contributions will automatically increase 1% each year up to a maximum of 8%.



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When creating your retirement strategy, you can take one of two approaches:

1. Select a lifecycle fund

Lifecycle funds allow you to delegate asset allocation and rebalancing decisions. You can choose the lifecycle fund that most closely matches the year you plan to retire. For example, should you choose to retire at age 67 in 2044, you might consider the Lifecycle 2045 Fund.¹

2. Build your own retirement portfolio

The Plan offers a range of investment options from which to choose. Learn more about your investment choices online at [TIAA.org/edgewood](https://www.tiaa.org/edgewood).

Quick guide to managing your retirement account online

When you enroll on your own, you will be able to elect your contribution rate, investment choices and beneficiaries by visiting [TIAA.org/edgewood](https://www.tiaa.org/edgewood).

- Click the enrollment button, then follow the online instructions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Important: Employees are eligible to make their own contributions provided they have completed the TIAA online salary deferral agreement.

Once you're enrolled in the Plan, you may log in to your account and select *Actions* to:

- Change your contribution amount
- Update your investment elections for future contributions
- Transfer assets among other investment options
- Review or update your beneficiary designation(s)

¹ 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 with all mutual funds, the principal value of a lifecycle fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Distributions from 403(b) plans before age 59^{1/2}, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/edgewood](https://www.tiaa.org/edgewood) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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