



Saginaw Valley State University Retirement Program



Learn more about
your investment
choices online at
TIAA.org/svsu.

Welcome to your retirement program!

Saginaw Valley State University recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.

Now you'll need to consider your investment options. When creating your retirement strategy, you can take one of two approaches:

1. Choose a Lifecycle Fund

If you prefer to delegate asset allocation and rebalancing decisions, you may want to consider a Lifecycle Fund. You simply choose the fund that most closely matches the year you plan to retire (generally age 65). For example, if you will turn age 65 in 2044, you would consider the Lifecycle 2045 Fund. Please note that as with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed.* Also, the target date represents an approximate date when investors may plan to begin withdrawing from the fund. However, there is no need to withdraw the funds at that target date.

2. Create your own retirement portfolio

If you're comfortable choosing investments and managing your own portfolio, your plan offers a range of investment options to help you pursue your savings goals.

* These 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 funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well. After the target date has been reached, some of these funds may be merged into a fund with a focus on retirement income.





Quick guide to managing your retirement account online

Enroll:

- Go to TIAA.org/svsu.
- Click *Ready to Enroll*, choose your plan(s), then select *Begin Enrollment* to be taken to the Welcome page.
 - If you are a first-time user: Click *Register with TIAA* to create your user ID and password.
 - If you are a returning user: Enter your TIAA user ID and click *Log In*.
- 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 and returned the necessary Salary Reduction Agreement to the Human Resources Office. The Salary Reduction Agreement is available on the *Enroll Now* page.

Change investments for future contributions:

- Go to TIAA.org/svsu and click *Log In*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Manage Investments*.
- Select *Change Allocation of Contributions* and select each account/contract you would like to update and enter your investment instructions.

Transfer funds:

- Go to TIAA.org/svsu and click *Log In*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Manage Investments*.
- Select *Change My Investments* and select each account/contract you would like to update and enter your investment instructions.

Change beneficiary designation:

- Go to TIAA.org/svsu and click *Log In*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Change Beneficiaries*.

How we can help

Online information and account access	<p>Use TIAA.org/svsu to:</p> <ul style="list-style-type: none">▪ Establish a secure user ID and password.▪ Review and update your personal information.▪ Update your beneficiary designation.▪ Check account balances and confirm contributions.▪ Change the investment of future contributions.▪ Transfer assets among the plan's investment options.▪ View and research the performance of the plan's investment options.▪ Sign up for eDelivery of materials you'd prefer to receive by email.▪ Get loan information.▪ Access retirement planning tools and calculators.
Automated phone access (available 24/7)	800-842-2252
Phone support	Call 800-842-2252 , weekdays, 8 a.m. to 10 p.m. (ET) and Saturdays, 9 a.m. to 6 p.m. (ET).
Retirement plan advice and guidance	<p>Online: Go to TIAA.org/retirementadvisor. Log in to your account and follow the on-screen instructions.</p> <p>To schedule a one-on-one advice and guidance session, by phone or in person, call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET). Or visit TIAA.org/schedulenow. Investment advice is not available to participants who reside outside of the United States.</p>
Financial education	TIAA offers many resources to help you learn more about saving and managing your finances. Visit TIAA.org/ve to participate in live webinars or visit TIAA.org/advice to access information about budgeting, college savings, investing and more.
Online tools and calculators	<p>Go to TIAA.org/tools for interactive planning tools.</p> <ul style="list-style-type: none">▪ Under <i>Retirement Planning</i>, select the <i>Retirement Goal Evaluator</i> for an estimate of how much of your salary you might be able to replace at retirement.▪ Under <i>Taxes</i>, select the <i>Tax Advantage Calculator</i> to estimate the long-term growth potential of money contributed to a tax-deferred annuity.▪ Under <i>Saving and Investing</i>, select the <i>Asset Allocation Evaluator</i> for sample portfolios based on your answers to a few questions.

Get to know TIAA and CREF

A strong financial supporter on the road to retirement

Focused on your future

TIAA's purpose has remained constant since TIAA was established nearly a century ago: We're here to help you save for—and generate income during—retirement. Over the years, we've regularly introduced enhancements to the ways we deliver on our purpose.

Guiding you to and through retirement

We offer retirement plan advice and guidance based on your needs. TIAA's experience is built right into your retirement program and based on your plan's investment options. You have easy access to online tools at no additional cost to you.

Leadership you can count on—since 1918

TIAA is a leader in providing retirement plan services to nonprofits in the academic, cultural, governmental, medical, religious and research fields. We are trusted by 16,000 institutions across the nation.

How to access advice and guidance

Online: Visit TIAA.org/retirementadvisor.

One-on-one advice sessions: To schedule your session, call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). Or visit TIAA.org/schedulenow.



1918 | TIAA

Teachers Insurance and
Annuity Association
of America created

1952 | CREF

College Retirement
Equities Fund created

Distributions from 403(b) plans before age 59½, 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 bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/svsu 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/svsu for current product and fund prospectuses that contain this and other information. Please read the prospectuses 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.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE.