

# HOW TO ENROLL ONLINE

TIAA-CREF has made it easy for you to enroll online in the University of St. Thomas retirement program.

## BE READY WITH YOUR:

### ■ Investment choices and allocations

Go to [www.tiaa-cref.org/stthomas](http://www.tiaa-cref.org/stthomas) to review your investment choices including:

- One-Decision Strategy – Allocate 100% of your investment to the TIAA-CREF Lifecycle Fund closest to your estimated year of retirement.
- Build Your Own Portfolio Strategy – Indicate the percentage of your contribution you want allocated to each fund/account you choose.

### ■ Online enrollment access code:

University of St. Thomas Retirement Plan: **MNM692**

University of St. Thomas Voluntary Retirement Arrangement: **MNL211**

### ■ Social Security number

### ■ Beneficiary's Social Security number, birth date and address

## TO ENROLL ONLINE:

LOG IN TO [www.tiaa-cref.org/stthomas](http://www.tiaa-cref.org/stthomas) AND CLICK "ENROLL NOW"

- Click "Enroll Now" at the next screen.
- 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:

You **must** complete and submit a Salary Reduction Agreement form for your University of St. Thomas Voluntary Retirement Arrangement enrollment application to be processed.

### COMPLETE YOUR SALARY REDUCTION AGREEMENT

Once you have completed your enrollment application, get a Salary Reduction Agreement form from your Benefits office or download a Salary Reduction Agreement form from [www.tiaa-cref.org/stthomas](http://www.tiaa-cref.org/stthomas). Complete it and return it to your Benefits office.

## HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at **800 842-2776**, 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, including Lifecycle Funds. 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](http://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., provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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