

HOW TO ENROLL ONLINE

TIAA-CREF makes it easy to enroll online in the State University of New York retirement plans.

BE READY WITH YOUR:

■ Investment choices and allocations

Go to www.tiaa-cref.org/suny 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.

■ Social Security number

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

TO ENROLL ONLINE:



Go to www.tiaa-cref.org/suny and click **ENROLL NOW**.

■ Select the plan you want to enroll in and follow the instructions.

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: COMPLETE YOUR SALARY REDUCTION AGREEMENT

If you choose to participate in the SUNY Voluntary Savings Plan, you **must** complete and submit a Salary Reduction Agreement form **before** your enrollment application can be processed. Payroll deductions will not begin until your Benefits Officer/Payroll Administrator processes your agreement.

Go to www.tiaa-cref.org/suny and click on Enroll Now, download and print the form, fill it out and submit it to your Benefits Office along with a copy of the online enrollment confirmation page from the “Congratulations” screen.

WE'RE HERE TO HELP

If you need assistance with enrolling online, call TIAA-CREF at **800 842-2776**, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

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. Investment returns and principal value will fluctuate so your accumulation, when redeemed, may be worth more or less than the original cost.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Call 877 518-9161 or go to www.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, N.Y. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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