

HOW TO ENROLL ONLINE

TIAA-CREF has made it easy for you to enroll online in the Touro College retirement program.

BE READY WITH YOUR:

■ Investment choices and allocations

Go to www.tiaa-cref.org/touro 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 (optional), birth date and address

TO ENROLL ONLINE:

LOG IN TO www.tiaa-cref.org/touro AND CLICK “ENROLL NOW”

- Click on the link for the plan(s) you want to enroll in.
- Follow the on-screen directions to complete your enrollment application.

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 are eligible for the Retirement Plan employer matching contribution after 18 months of service. However, you can make Tax-Deferred Supplemental Account contributions immediately upon hire.

If you participate in the Touro College Tax-Deferred Supplemental Retirement Account, you **must** complete and submit a Salary Reduction Agreement form for your enrollment application to be processed.

COMPLETE YOUR SALARY REDUCTION AGREEMENT

You can access your agreement at tiaa-cref.org/touro where you can download and print it, fill it out, and return it to your Benefits Office. Alternatively, you can obtain an agreement from 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 for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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Touro College