

# 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](http://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](http://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](http://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](http://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