HOW TO ENROLL ONLINE

TIAA-CREF makes it easy for you to enroll online in the Monmouth University retirement program.
(If you do not wish to enroll online you can pick up an enrollment kit from the Office of Human Resources.

BE READY WITH YOUR:

- **Investment choices and allocations**

  Go to **www.tiaa-cref.org/monmouth** 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. As with all mutual funds, the principal of a Lifecycle fund isn't guaranteed.* Also, please note that the target date of the Lifecycle Fund is an approximate date when investors may begin withdrawing from the fund.

  — 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 (if available), birth date and address**

TO ENROLL ONLINE:

LOG IN TO www.tiaa-cref.org/monmouth AND CLICK "ENROLL NOW"

You will then enter the "TIAA-CREF Retirement Enrollment Getting Started" system and see a pre-filled online access code for your plan.

- 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 allocation 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.
- In addition if you are interested in establishing a brokerage account please call **800 927-3059**, 24 hours a day, seven days a week.

IMPORTANT: If you participate in the Monmouth University Defined Contribution Retirement Plan you must complete and submit a Salary Reduction Agreement form for your enrollment application to be processed.

TO COMPLETE YOUR SALARY REDUCTION AGREEMENT:
You can access your Agreement at **tiaa-cref.org/monmouth**. Please download and print the form, complete the Agreement, and return it to the Office of Human Resources. If you cannot download the online version, you can also get a Salary Reduction Agreement form from the Office of Human Resources.

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.

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*Approximately seven to ten years after a Lifecycle Fund's target date, the fund may merge into the Lifecycle Retirement Income Fund or a similar fund.

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. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY. TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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