



How to enroll online

Important

In order to participate in the Monmouth University Defined Contribution Retirement Plan, you must complete and submit a Salary Reduction Agreement form through your Benefits Office.

For questions regarding your eligibility to contribute to the plan, please contact your Benefits Office.

You can receive personalized investment advice from TIAA. A TIAA financial consultant can help you select a mix of investment options appropriate for your retirement savings goals and risk tolerance.

For more information, call **800-842-2252**.

TIAA makes it easy for you to enroll in the Monmouth University Defined Contribution Retirement Plan

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your investment allocations you can learn more about your investment options at TIAA.org/monmouth
- Your account or contract number, if you are a current TIAA participant

To enroll online:

- Go to TIAA.org/monmouth.
- **If you are a first-time user:** Click *Register with TIAA*, complete the required fields and click *Continue*. On the next page, select *Enroll in my retirement plan*. Then, on the *Welcome* screen, select *Register with TIAA* to create your user ID and password.
- **If you are a returning user:** Enter your established TIAA user ID and select *Log In*.
 - Follow the on-screen directions to complete your enrollment application.
Note: At the allocation screen, click on any investment choice to view its fact sheet.
 - Print a confirmation page from the *Thank You* screen.

We're here to help

If you need assistance with enrolling online, please call TIAA at **800-842-2888**, weekdays, 8 a.m. to 10 p.m. (ET).

Join the Monmouth University Defined Contribution Retirement Plan today

Whether it's years down the road or just around the corner, the time to start saving for retirement is now.



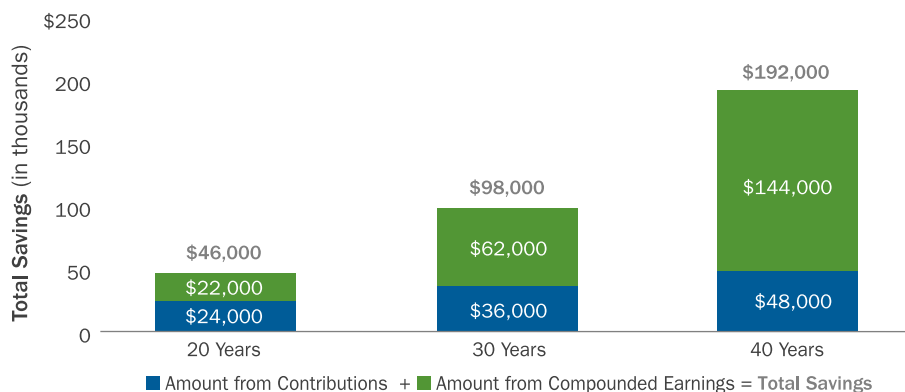
Why it's important to act now

- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.¹
- Time is on your side: the earlier you act, the more it can do for you.

This graph represents a hypothetical illustration showing how much money a person would have if they saved \$100 a month for 20, 30 and 40 years. The illustration assumes a 6% annual return. It is purely hypothetical and is not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.

Time can have a significant impact on retirement savings

The earlier contributions start, the more time and money can work through the power of compounding. There is a potential for growth on the funds contributed and for growth on their earnings.



¹ Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/monmouth for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or visit TIAA.org/monmouth for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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