

# A new chapter for the Grand Valley State University retirement program



BUILT TO PERFORM.

CREATED TO SERVE.

- Why we're here today
- Transition experience
- Updates to the new investment menu
- Retirement program features
- Choosing your investment strategy
- Retirement plan investment advice and education
- Managing your TIAA account
- TIAA Brokerage Services
- How to learn more and suggested next steps



## Why we're here today

The updates are the result of your employer's review of the retirement program. Changes may reflect an effort to:

- Reduce costs
- Improve the design and operation of the retirement plan
- Introduce new investment options

# What is changing



- New accounts and Retirement Choice/Retirement Choice Plus contracts
- New investment options from well-known investment companies
- More help pursuing your retirement goals

# Most aspects of your retirement program will stay the same



1 Eligibility requirements for participation

2 GVSU Contribution

3 Vesting schedule




# Transition experience

# It's all outlined in the Transition Guide



## Mailed to your home address and posted at [TIAA.org/gvsu](http://TIAA.org/gvsu).



[Plan Sponsor] is pleased to announce several updates to the [Plan Name] <effective> <starting> [Month XX, 20XX].

**The highlights:**

- <TIAA will become the single service provider for the retirement plans. TIAA was selected by <Plan Sponsor> in order to deliver comprehensive retirement services at a reasonable cost. As a result of this change, your balance currently with <Prior Recordkeeper(s)> will remain in your existing accounts.>
- <No longer employed by [Plan Sponsor]?> You are receiving this guide because you have investments in one or more of the [Plan Sponsor] retirement plans. Even though you are not actively contributing, you should review this information carefully to learn how your account could be affected.>
- <[Plan Sponsor] is <introducing new investment options> updating the investment menu> replacing the current investment options with a lower-cost share class.> The new investments, carefully selected by <Plan Sponsor> for its employees, may give you the ability to create a diversified retirement portfolio.>
- <New <Retirement Choice> and <Retirement Choice Plus> contract(s) will be issued> as directed by [Plan Sponsor] for all future contributions and any existing mutual funds balances will be transferred to these new accounts.>
- <Starting [Date], an investment election period begins that allows you to select your investments before the changes take effect. If you do not provide investment instructions before [Date], [Plan Sponsor] has instructed TIAA to direct your contributions (and existing mutual funds balances) to your new account(s)> according to the chart on page X> to the <Lifecycle fund> <target-date fund> closest to your expected retirement date (at age 65) as shown on page X.>
- <[Plan Sponsor] is introducing the Roth option to the retirement plan. With the Roth option, contributions are made with after-tax dollars and any earnings may be tax free at withdrawal when you reach age 59½. This may provide you with tax benefits for these savings in retirement.>
- <[Plan Sponsor] is adding a new self-directed Brokerage Services option for participants who would like investment choices beyond the core menu.> Please note, <Plan Sponsor> will not monitor the performance of the funds in your personal Brokerage account and <TIAA> <Third-party Advisor> does not offer investment advice for Brokerage balances.>

**<Action plan for the <updates> <changes>**

- <Visit [TIAA.org/Amicrosite](http://TIAA.org/Amicrosite)> for information on the updates, to review the new investment options and to determine your investment strategy.>
- <Attend a group information session and/or schedule a one-on-one advice session.>
- <Take advantage of the investment election period by selecting your allocations from the new menu.>
- <Review and update your beneficiary designation.>

\* For married participants: Under many retirement plans, spouses are entitled to receive 50% of the participant's retirement plan assets. If you would like to direct less than 50% to your spouse, you and your spouse will need to complete a spousal waiver form.

be enrolled in new accounts. A and a Retirement Choice Plus Compensation Plan. Once you applied to your new accounts, to ensure that it is current.

accounts. Any annuity transfers in may be made to annuity accounts. You may also

which are noted below. If you

ons available through the plan.

or Symbol	Ticker Symbol
ational	PITRXX
nd	POGRX
t	VMPFX
r	QCEOPX

ent Annuity, and Group Choice Plus contracts. Most linking about transferring ferences. It is recommended

rate guarantee that is your current contract.\*\* The prevailing interest rate additional amounts.\*\* up a favorable crediting rate(s)

fter time frame than under the

cannot be moved back into a t. Annuity contract.

call 800-842-2252.

### Your updated menu

These choices may offer you the flexibility to create a diversified retirement portfolio.

GUARANTEED	TICKER SYMBOL
TIAA Traditional Account (Spouse/Retiree Annuity)	TIAA
MONEY MARKET	TICKER SYMBOL
Vanguard Federal Money Market Fund - Investor	VFMXX
FIXED INCOME (BONDS)	TICKER SYMBOL
CREF Inflation-Linked Bond - R2 (variable annuity)	QCLPX
PRSCO Total Return Fund - Institutional	PTTRX
MULTI ASSET	TICKER SYMBOL
CREF Small Choice Account - R2 (variable annuity)	QCSOPX
TIAA-CREF Lifecycle 2010 Fund - Institutional	TC1X
TIAA-CREF Lifecycle 2015 Fund - Institutional	TN1X
TIAA-CREF Lifecycle 2020 Fund - Institutional	TCW1X
TIAA-CREF Lifecycle 2025 Fund - Institutional	TCV1X
TIAA-CREF Lifecycle 2030 Fund - Institutional	TCR1X
TIAA-CREF Lifecycle 2035 Fund - Institutional	TCIX
TIAA-CREF Lifecycle 2040 Fund - Institutional	TCO1X
TIAA-CREF Lifecycle 2045 Fund - Institutional	TF1X
TIAA-CREF Lifecycle 2050 Fund - Institutional	TF1X
TIAA-CREF Lifecycle 2055 Fund - Institutional	TR1X
TIAA-CREF Lifecycle 2060 Fund - Institutional	TL1X
TIAA-CREF Lifecycle Retirement Income Fund - Institutional	TLR1X
REAL ESTATE	TICKER SYMBOL
TIAA Real Estate Account (variable annuity)	GRE1X
GOVERNMENT SECURITIES	TICKER SYMBOL
CREF Equity Index - R2 (variable annuity)	QCEOPX
CREF Global Equities - R2 (variable annuity)	QCGLPX
American Century Mid Cap Value Fund - I	AVUAX
American Funds Europace Growth Fund - IS	RERFX
AHG TimesSquare Mid Cap Growth Fund - Z	TMGX
BlackRock Global Allocation Fund - Institutional	WALGX
Carlson Eagle Small Cap Growth Fund - IS	HSRX
DFA U.S. Small Cap Value Portfolio - Institutional	DFVXX
Dodge & Cox International Stock Fund	DDOPX
Fidelity Capital Gains Growth Fund	POGRX
F. Rowe Price Institutional Large Cap Value Fund	TLVX
TIAA-CREF International Equity Index Fund - Institutional	TCIEK
TIAA-CREF Large-Cap Value Index Fund - Institutional	TLVX
TIAA-CREF Small-Cap Blend Index Fund - Institutional	TSBX

**BROKERAGE SERVICES**

All investment options have expenses and other fees, some investment options may also have redemption fees. For investment details, visit [TIAA.org/gvsu](http://TIAA.org/gvsu), click on Investment Options and then select View All Investments. To learn more about the new investment options and fees, go to [TIAA.org](http://TIAA.org) and enter the ticker symbol in the site's search feature.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

### One-on-one advice sessions

You can get personalized retirement plan advice on the plan's investment options from a TIAA financial consultant. This service is available as part of your retirement plan at no additional cost to you. You can schedule an advice session with TIAA by calling 800-732-8353 weekdays, 9 a.m. to 6 p.m. (ET) or visit [TIAA.org/schedulenow](http://TIAA.org/schedulenow)

to learn more see following dates

Session Dates	Time
July 30, 2020	10:00 a.m. - 12:00 p.m.
August 3, 2020	10:00 a.m. - 12:00 p.m.
August 10, 2020	10:00 a.m. - 12:00 p.m.
August 17, 2020	10:00 a.m. - 12:00 p.m.
August 24, 2020	10:00 a.m. - 12:00 p.m.
August 31, 2020	10:00 a.m. - 12:00 p.m.
September 7, 2020	10:00 a.m. - 12:00 p.m.
September 14, 2020	10:00 a.m. - 12:00 p.m.
September 21, 2020	10:00 a.m. - 12:00 p.m.
September 28, 2020	10:00 a.m. - 12:00 p.m.
October 5, 2020	10:00 a.m. - 12:00 p.m.
October 12, 2020	10:00 a.m. - 12:00 p.m.
October 19, 2020	10:00 a.m. - 12:00 p.m.
October 26, 2020	10:00 a.m. - 12:00 p.m.
November 2, 2020	10:00 a.m. - 12:00 p.m.
November 9, 2020	10:00 a.m. - 12:00 p.m.
November 16, 2020	10:00 a.m. - 12:00 p.m.
November 23, 2020	10:00 a.m. - 12:00 p.m.
November 30, 2020	10:00 a.m. - 12:00 p.m.
December 7, 2020	10:00 a.m. - 12:00 p.m.
December 14, 2020	10:00 a.m. - 12:00 p.m.
December 21, 2020	10:00 a.m. - 12:00 p.m.
December 28, 2020	10:00 a.m. - 12:00 p.m.

liberal securities law purposes. Any guarantees under

U.S. residential address and a legitimate U.S. mailing address and are not a deposit or other obligation of or liability of the principal amount invested. If you open a self-directed brokerage account with the TIAA Commission for the following link: <https://www.tiaa.org/public/pdf>

Information about the brokerage account as well as the TIAA investment in the funds are described in the fund's current prospectus. Investment in the funds is subject to the same risks as any other investment in the fund's current prospectus. Investment in the funds is subject to the same risks as any other investment in the fund's current prospectus. Investment in the funds is subject to the same risks as any other investment in the fund's current prospectus.

not guaranteed, are not bank deposits, are not FDIC insured, are not insured by the FDIC, and may lose value. Product literature or visit [TIAA.org/gvsu](http://TIAA.org/gvsu) for details.

carefully before investing. Please call 877-518-0915 for more information. Please read the

\* Fees based on historical data to determine additional amounts will be paid in addition to each year's additional amounts are not guaranteed. Such additional amounts, when declared, remain in effect for the "declaration year" which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Brokerage Services are provided by TIAA Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, L.L.C. Member FINRA/SIPC. ©2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

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## New TIAA account

On April 24, 2018, participants in the Grand Valley State University retirement program will be enrolled in new accounts. Once you are enrolled, TIAA will mail you a confirmation.

Plan name	Current contract		New contract
<b>403(b) Retirement Plan</b>	Retirement Annuity	▶	Retirement Choice Annuity
<b>403(b) TDA Plan</b>	Retirement Annuity	▶	Retirement Choice Plus Annuity
	Group Supplemental Retirement Annuity		
	Supplemental Retirement Annuity		
<b>457(b) Deferred Compensation Plan</b>	Group Supplemental Retirement Annuity	▶	Retirement Choice Plus Annuity



## **Beneficiary information**

- Your current beneficiary designations will be applied to your new accounts.
- Review your beneficiary information to ensure that it is current.

## **How your future contributions and current account balances will be affected**

- During the week of April 30, 2018, your mutual fund balances will be transferred to your new accounts.
- Any annuity balances will remain in your existing accounts, although no new contributions, rollovers or transfers *in* may be made to these accounts. You will be permitted to transfer balances:
  - among the remaining annuity accounts.
  - to the new accounts.
- Starting May 15, 2018, all contributions will be directed to your new accounts.
- Your contributions and balances will be invested in the same options, with a few exceptions..
- If you are investing in brokerage, your account will be re-registered under the new account.

## Differences between the current contracts and your new ones:

- Under the Retirement Choice and Retirement Choice Plus contracts, TIAA Traditional has a rate guarantee that is between 1% and 3%, determined annually, which may be lower than the guaranteed rate in your current contract.\* The adjustable rate guarantee in the new contracts allows TIAA to be more responsive to the prevailing interest rate environment, and provides the potential for higher credited rates through the crediting of additional amounts.\*\*
- When TIAA Traditional balances are transferred out of an existing contract, you risk giving up a favorable crediting rate(s) on older contributions.
- TIAA Traditional balances in the Retirement Choice contract can be liquidated within a shorter time frame than under the existing Retirement Annuity contracts.
- Moving money from an existing contract to a new contract is a permanent decision. Money cannot be moved back into a Retirement Annuity, Supplemental Retirement Annuity, or Group Supplemental Retirement Annuity contract.

For details, see the Contract Comparison chart that was mailed to you or call **800-842-2252**.

If you're thinking about transferring some or all of your account balances to your new contract, make sure you understand the differences.

It is recommended that you speak with a TIAA financial consultant before you initiate a transfer.

\*\* Guarantees are subject to TIAA's claims-paying ability.

\*\* TIAA's Board of Trustees declares whether additional amounts will be paid in March of each year. Additional amounts are not guaranteed. Such additional amounts, when declared, remain in effect for the "declaration year" which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

## Current Retirement Annuity contract



## New Retirement Choice Annuity contract

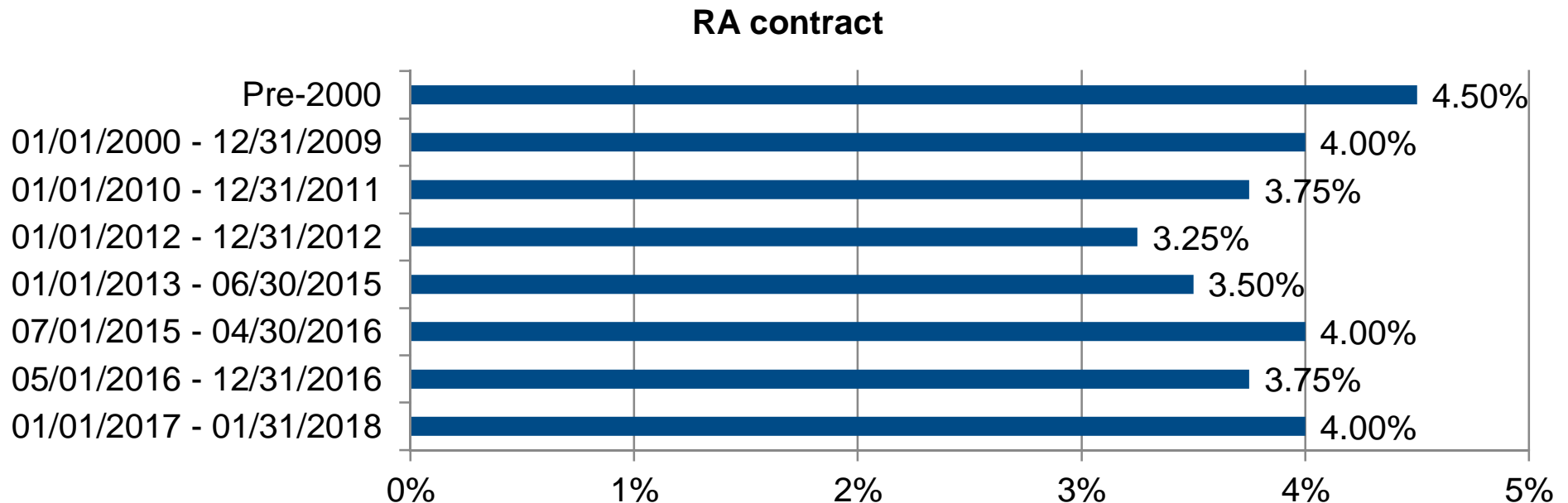
- No lump-sum withdrawal option
- Withdraw or transfer funds in 10 annual installments
- Guarantees your principal and a 3% minimum annual interest rate\*
- Option for you (or you and a spouse or partner) to receive income for life in retirement

- Lump-sum withdrawal is available within 120 days of termination or a date specified by the plan (2.5% fee)
- Withdraw or transfer funds in monthly payments over 84 months (7 years)
- Guarantees your principal and a minimum interest rate between 1% and 3%, and provides the potential for a higher total interest rate than under RA contracts\*
- Option for you (or you and a spouse or partner) to receive income for life in retirement

\* All guarantees are subject to TIAA's claims-paying ability.

Accumulating State Total Rate (Guaranteed Plus Additional Amounts)

As of 12/31/2017



Rates for premiums applied during the dates above.<sup>1</sup>

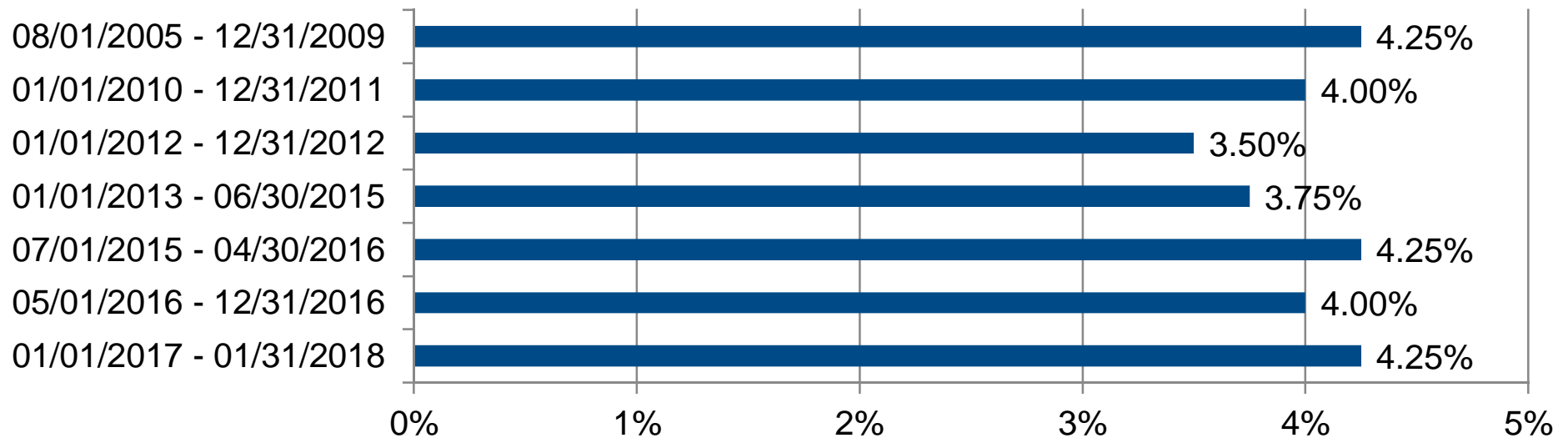
The dates above specify “vintages”—periods in which TIAA received a premium or transfer. The rates shown are currently in effect for each vintage and will remain so through February 28, 2018. For current information on rates credited to TIAA Traditional Annuities, visit our website at [TIAA.org](http://TIAA.org). Additional amounts are not guaranteed for the future years.

<sup>1</sup> Interest on accumulations credited to TIAA Traditional Annuities in the accumulating stage includes a guaranteed amount (3% for current premiums in RA contracts), plus additional amounts that may be declared on a year-by-year basis and are not guaranteed for future years. For information about current rates on additional amounts, visit our website at [TIAA.org](http://TIAA.org). Guarantees under the TIAA Traditional Annuity are backed by TIAA's claims-paying ability.

Accumulating State Total Rate (Guaranteed Plus Additional Amounts)

As of 12/31/2017

## RC contract



Rates for premiums applied during the dates above.<sup>1</sup>

The dates above specify “vintages”—periods in which TIAA received a premium or transfer. The rates shown are currently in effect for each vintage and will remain so through February 28, 2018. For current information on rates credited to TIAA Traditional Annuities, visit our website at [TIAA.org](http://TIAA.org). Additional amounts are not guaranteed for the future years.

<sup>1</sup> Interest on accumulations credited to TIAA Traditional Annuities in the accumulating stage includes a guaranteed amount (3% for current premiums in RA contracts), plus additional amounts that may be declared on a year-by-year basis and are not guaranteed for future years. For information about current rates on additional amounts, visit our website at [TIAA.org](http://TIAA.org). Guarantees under the TIAA Traditional Annuity are backed by TIAA's claims-paying ability.



# Updates to the investment menu

# Changes to the investment menu



Two new investment options will be added.

New Investment Options/Share Class	Ticker Symbol
PRIMECAP Odyssey Growth Fund	POGRX
Vanguard Federal Money Market Fund – Investor	VMFXX

# Changes to the investment menu



Four current investment options will be restricted and they will no longer accept new money. Balances will remain where they are, but future contributions will go to the replacement options. You can always change your allocation.

Restricted Investment Options	Ticker Symbol		Replacement Investment Options	Ticker Symbol
CREF Bond Market Account – R2 (variable annuity)	QCBMPX	▶	PIMCO Total Return Fund - Institutional	PTTRX
CREF Growth Account – R2 (variable annuity)	QCGRPX	▶	PRIMECAP Odyssey Growth Fund	POGRX
CREF Money Market Account – R2 (variable annuity)	QCMMPX	▶	Vanguard Federal Money Market Fund - Investor	VMFXX
CREF Stock Account – R2 (variable annuity)	QCSTPX	▶	CREF Equity Index Account – R2 (variable annuity)	QCEQPX



# A range of asset classes lets you diversify



GUARANTEED\*

MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES

BROKERAGE  
SERVICES\*\*

\* Options offered in the “guaranteed\*” asset class are subject to the claims-paying ability of the issuing company.

\*\*The Brokerage Account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address. Certain securities may not be suitable for all investors. Securities are not FDIC insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA. Securities are subject to investment risk, including possible loss of the principal amount invested. If you open a brokerage account, you will be charged a commission on all transactions and other account-related fees in accordance with the TIAA Commission and Fee Schedule. Please review the TIAA Brokerage Account Customer Agreement using the following link:

[https://www.tiaa.org/public/pdf/forms/SDA\\_Customer\\_Account\\_Agreement.pdf](https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf). The Agreement contains important information about the brokerage account as well as the TIAA Commission and Fee Schedule. Other fees and expenses that apply to a continued investment in the funds are described in the fund's current prospectus. Please note: Advice is not provided on brokerage assets.

Investing involves risk of loss of principal.

Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

**For your specific investment options go to: [TIAA.org/gvsu](https://www.tiaa.org/gvsu).**



- You can choose your own investments
- Access to thousands of mutual funds
- You can buy, sell or transfer funds online or by phone
- Minimum \$1,000 investment
- Brokerage service fees for transactions may apply
- Grand Valley State University will not monitor performance of brokerage services investment options
- TIAA does not offer investment advice for brokerage investment options

Some securities may not be suitable for all investors.

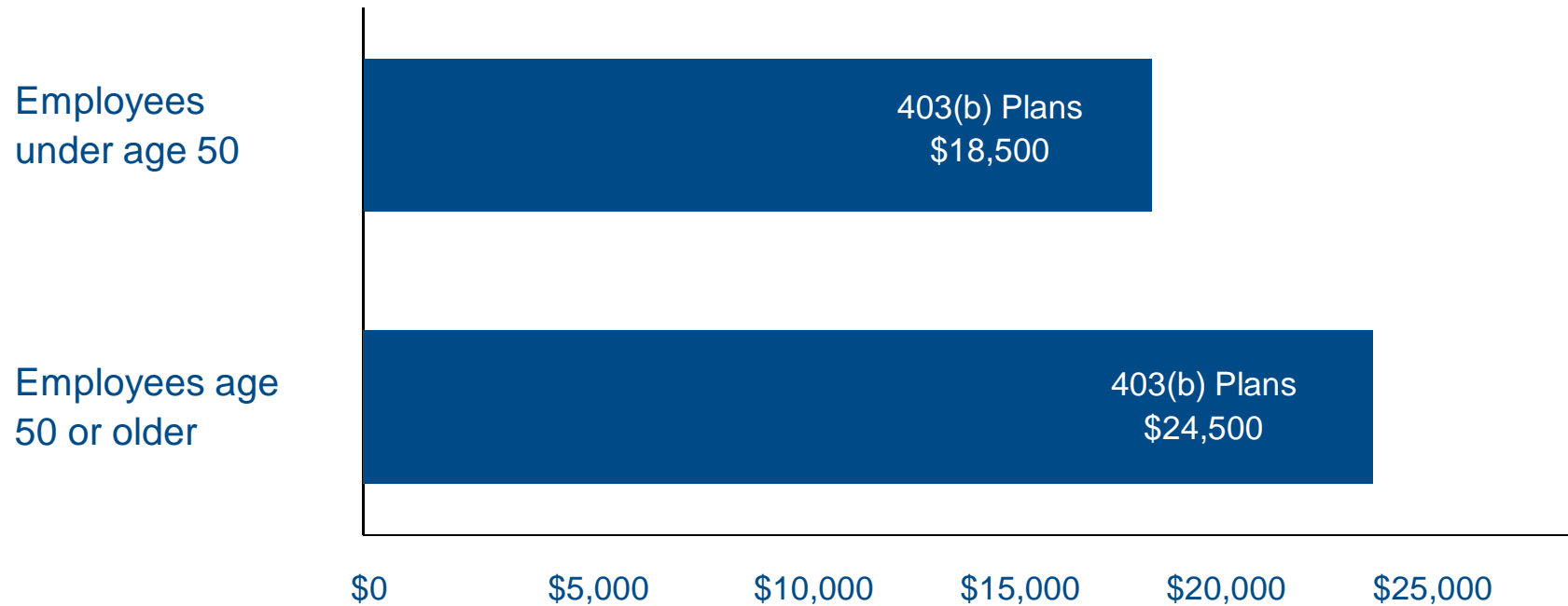
By opening a brokerage account, you will be charged a commission on all transactions and other account-related fees in accordance with the TIAA Commission and Fee Schedule. Visit [TIAA.org/public/offer/products/brokerage](https://www.tiaa.org/public/offer/products/brokerage) and click on *Learn about fees* for a complete list of commissions and fees. Other fees and expenses apply to a continued investment in the funds and are described in the fund's current prospectus. The Brokerage Account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address.



# Retirement program features

- Invest more for retirement
- Lower your current taxable income with pretax contributions
- Tax-deferred growth

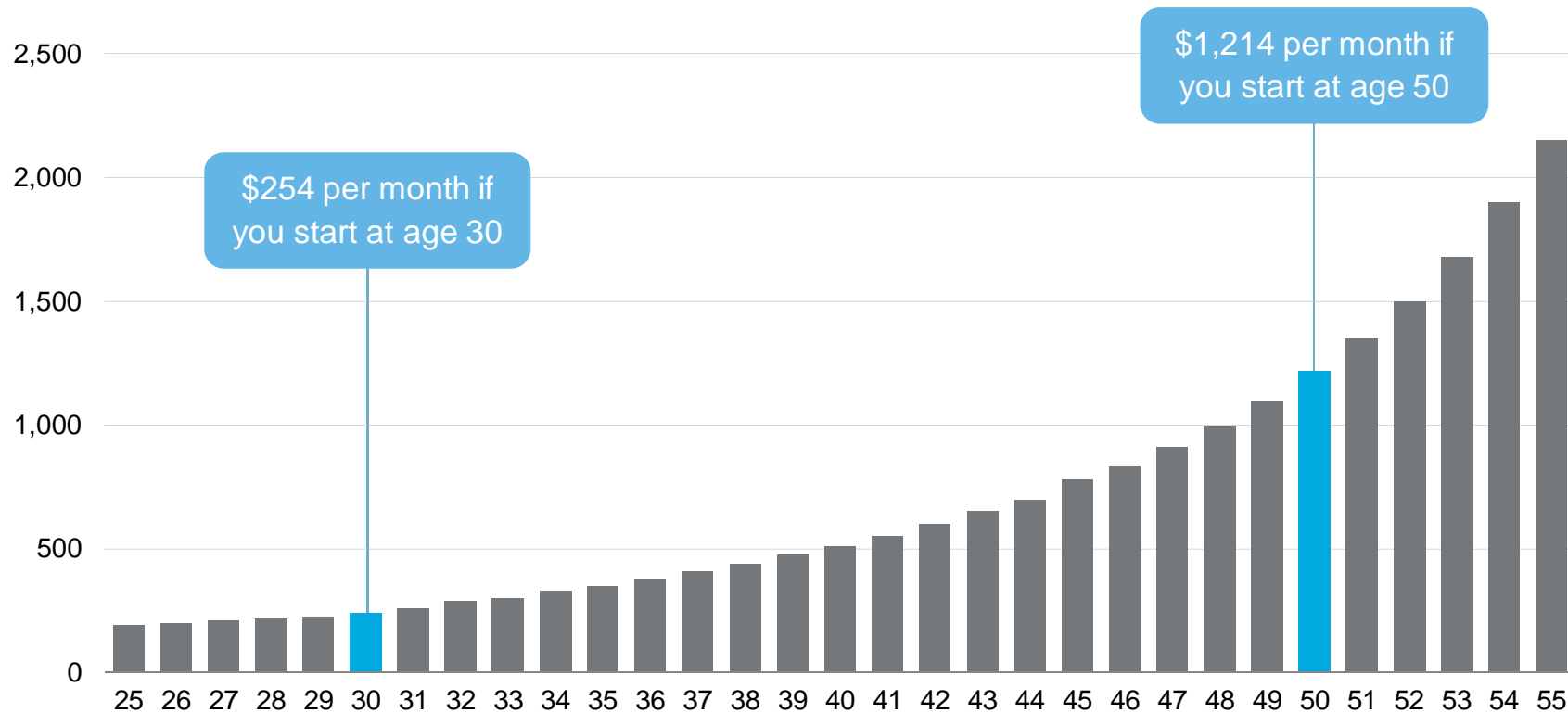
# 2018 IRS limits for salary deferral retirement plans



# How retirement contributions can grow over time



## Goal: A \$350,000 nest egg at age 65



The chart above is based on a hypothetical 6% annual rate of return and is not intended to represent the performance of any specific investment product. It cannot predict or project investment returns. Charges and expenses that would affect an actual investment and reduce performance, are not reflected in this illustration.



# Choosing your investment strategy



## Option A

Select a lifecycle fund

A diversified retirement portfolio in a single “fund of funds”

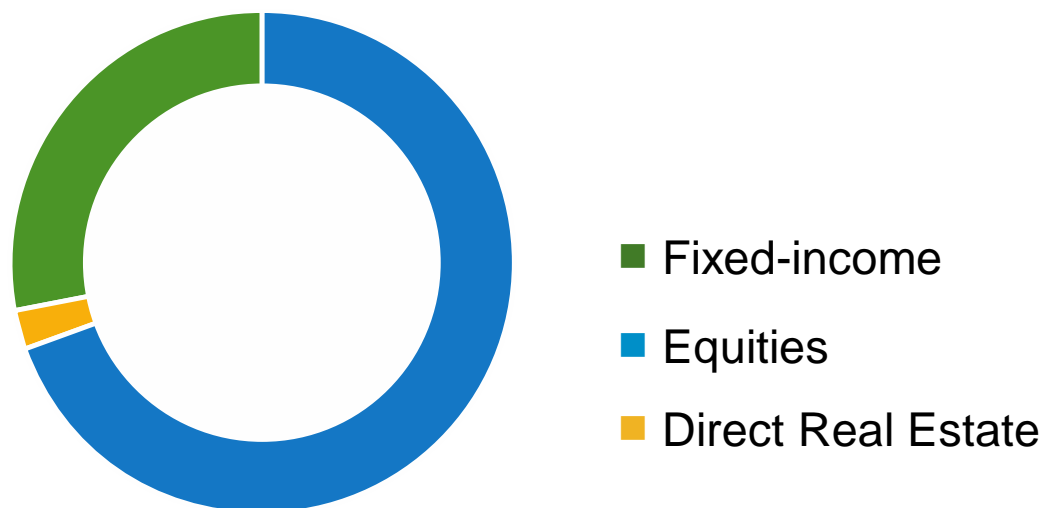
## Option B

Build your own portfolio

An investment plan that you create based upon your own research and goals



### A TIAA-CREF Lifecycle Fund example

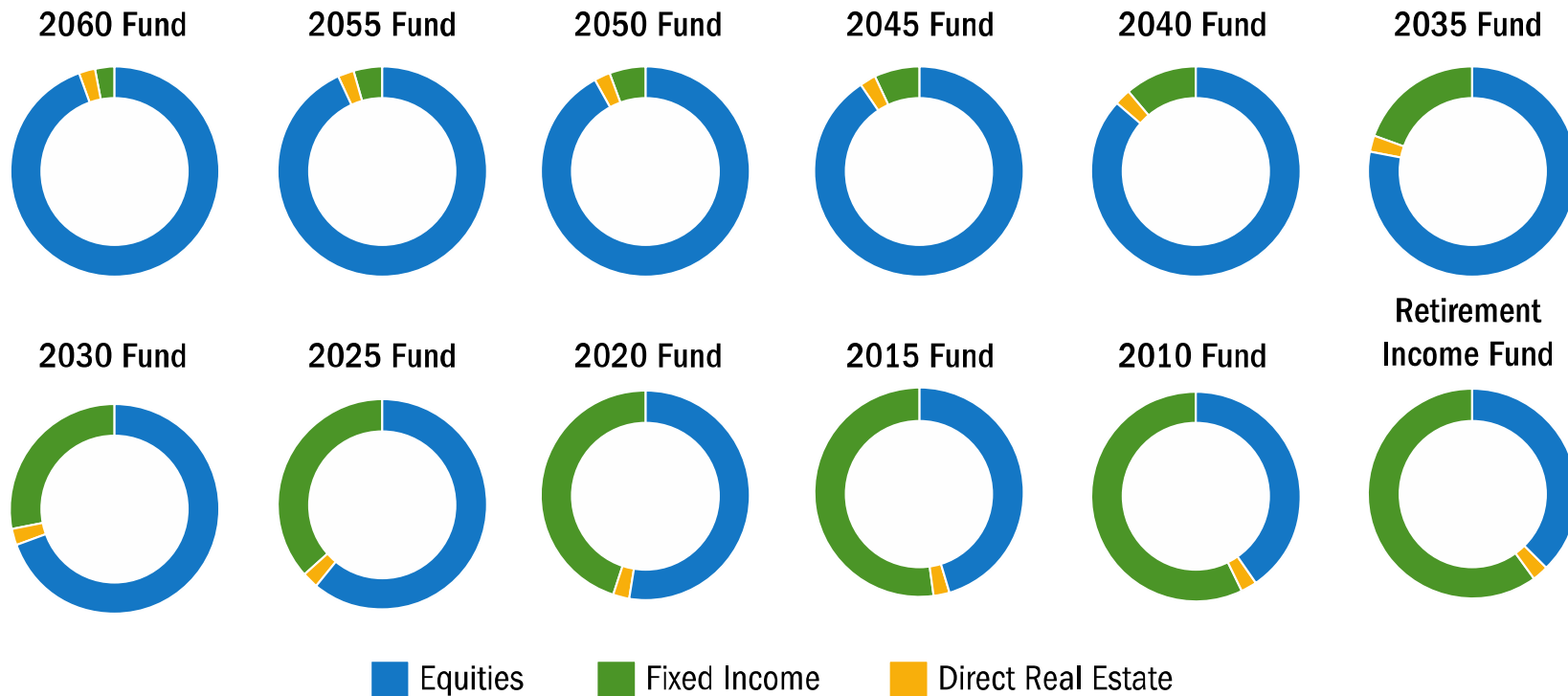


#### 2030 Fund

TIAA-CREF's Lifecycle Funds are actively managed, so their asset allocations are subject to change and may vary from those shown. 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. In addition to the fees and expenses associated with lifecycle funds, there is exposure to fees and expenses associated with the underlying investment options. The fund is also subject to risks associated with the types of securities held by each of its underlying funds.

The charts are only visual representations of the target date, fixed-income and equity percentages. Please refer to the prospectus for the funds for more details on asset allocation for each of the target-date funds.

## Pick the fund closest to your anticipated retirement date



TIAA-CREF's Lifecycle Funds are actively managed, so their asset allocations are subject to change and may vary from those shown. 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. In addition to the fees and expenses associated with lifecycle funds, there is exposure to fees and expenses associated with the underlying investment options. The fund is also subject to risks associated with the types of securities held by each of its underlying funds.

The charts are only visual representations of the target date, fixed-income and equity percentages. Please refer to the prospectus for the funds for more details on asset allocation for each of the target-date funds.



### You can:

- Choose from among the plan's investment options to create a portfolio.
- Go to **TIAA.org/tools**. Select the Asset Allocation Evaluator located under the *Saving & Investing* tab.
- Work with a TIAA financial consultant.

Keep in mind that there are risks associated with investing in securities including possible loss of principal.



# Retirement plan investment advice and education

BUILT TO PERFORM.

CREATED TO SERVE.

**You can get personalized retirement plan advice and education from a TIAA financial consultant.**

- Available as part of your retirement plan at no additional cost to you
- Personal, face-to-face advice sessions (or by phone)
- Based on your time horizon, investment goals and risk tolerance



**This transition may be a good time to take a fresh look at your account.**

- Are you saving enough?
- How should you invest?
- How do you meet your retirement income needs?

## One-to-one advice sessions



Scheduling options you can take advantage of:



[TIAA.org/schedulenow](https://TIAA.org/schedulenow)



Call TIAA at **800-732-8353**

Weekdays, 8 a.m. to 8 p.m. (ET)

## Prefer an online advice tool?

### TIAA Retirement Advisor



- Four simple steps to address your goals and financial situation directly
- Quickly update your account

You can log in to your account at [TIAA.org/retirementadvisor](https://TIAA.org/retirementadvisor).

**IMPORTANT:** The projections or other information generated by the retirement advisor tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.



# Managing your TIAA account

BUILT TO PERFORM.

CREATED TO SERVE.





**Online**



**One-on-one  
advice session**



**Phone**



INVESTMENT OPTIONS

INSIGHTS

WHY TIAA

1 ANNOUNCEMENT

# Your Retirement Benefits

EXPLORE BENEFITS

READY TO ENROLL

RETIREMENT BENEFITS

## Get to know your benefits

You can put away money for retirement, while saving on taxes. Find out what's available to you.

**Grand Valley State University 403(b)  
Retirement Plan**

VIEW PLAN DETAILS

**Grand Valley State University 403(b) TDA Plan**

VIEW PLAN DETAILS

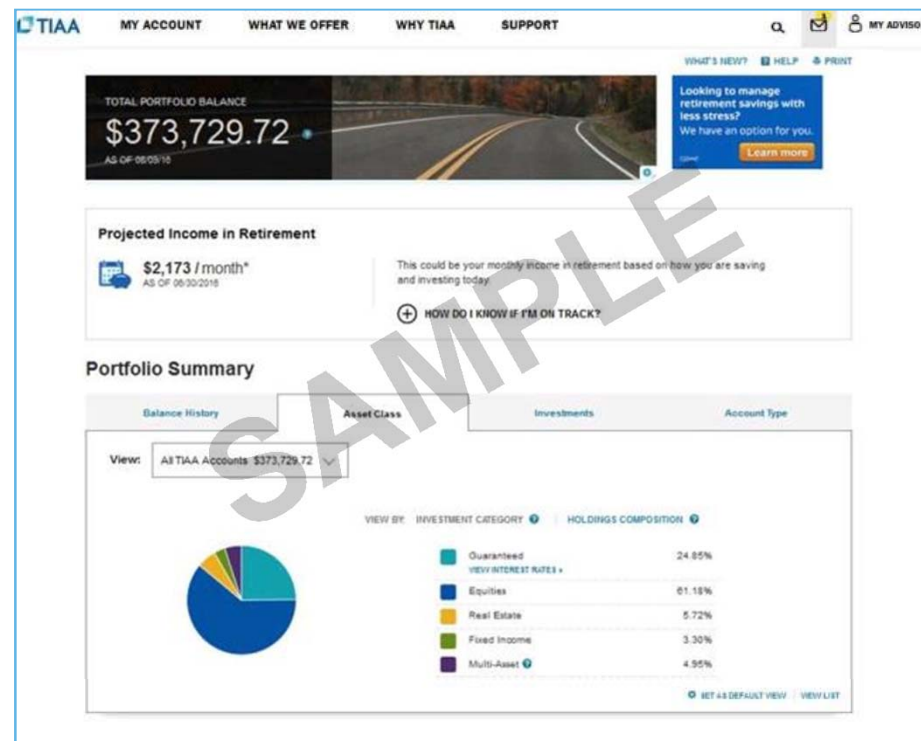
FEEDBACK

You can:

1 Review investment options

2 Manage your portfolio

3 Update beneficiaries



## How to update your beneficiary:

1

Under the *My Account* header, select *Change Beneficiaries*

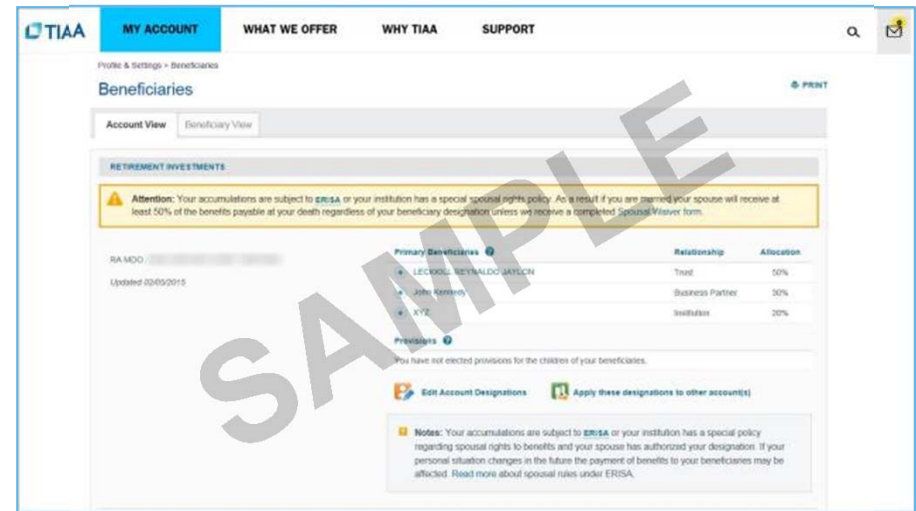
2

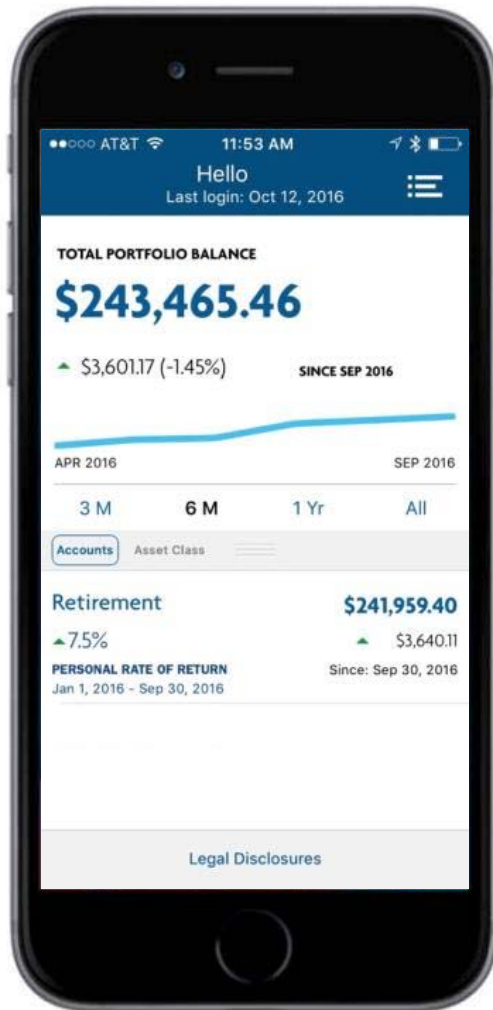
Input your information

3

Add your beneficiary designations and coordinating percentages

**You'll receive a confirmation of your updates.**





## With the TIAA app, you can:

- See account details at a glance
- Monitor your contributions and asset allocations
- Contact your advisor or get in touch with a TIAA financial consultant anytime, anywhere
- Manage your account any time of the day, wherever you are



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Android and Google Play are trademarks of Google Inc.



## How to learn more and suggested next steps

Date	Event
<b>Week of April 23, 2018</b>	You will be enrolled in new account(s). Once you are enrolled, TIAA will mail you a confirmation with important information about your new account(s).
<b>Week of April 30, 2018</b>	On or about this date, your existing mutual fund balances will be transferred to your new account(s). If you are investing in brokerage, your account will be re-registered under the new account.
<b>May 15, 2018</b>	All contributions will be directed to your new account.

- Dedicated retirement plan website:  
**[TIAA.org/gvsu](https://www.tiaa.org/gvsu)**
- You can call TIAA at **800-842-2252**. Consultants are available weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

# Consider these next steps



- Review and update your beneficiary designation
- Review the new investment options and Transfer chart
- Get personalized retirement plan advice on the plan's investment options from a financial consultant
- Use the advice tools at **TIAA.org**



Review the Transition  
Guide



One-on-one advice  
sessions





Questions?





This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org/gvsu](https://TIAA.org/gvsu). Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

**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.**

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