

WELCOME TO TIAA-CREF – YOUR RETIREMENT PLAN

How to Enroll Online

Online enrollment is the fastest and easiest way to enroll in your 401K retirement program.

IMPORTANT:

To participate in the retirement plan, you must complete **PRIOR TO ONLINE REGISTRATION** the Salary Reduction Agreement form for your enrollment application to be processed.

BEFORE YOU ENROLL HAVE THE FOLLOWING AVAILABLE:	TO ENROLL ONLINE:
Registration Information – Access Code	Go to the TIAA-CREF website: www.tiaa-cref.org Click on “Enroll in your retirement plan” found in the “Log In” box Under “Ready to get started?” Click on Register with TIAA CREF Enter Your Social Security Number, Date of Birth and access code (316649)
Your beneficiary’s social security number, birth date, and address	Follow the on-screen directions to complete your enrollment application clicking Next in the lower right corner to advance each screen.
Your investment allocations (review and learn more about investments at tiaa-cref.org)	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.

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at 800-TIAA-CREF (800-842-2273), Monday through Friday, from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET). TIAA-CREF 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 59 ½. There are risks when investing in securities. Read the prospectus before making any investment choices.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call TIAA-CREF directly at (877-518-9161) or go to tiaa.cref.org for a prospectus that contains this and other information.