

RETIREMENT PLAN ENROLLMENT

TIAA-CREF has made it easy for you to enroll in the Loyola University Maryland Retirement Plan by following these instructions. Do not hesitate to contact the Benefits & Wellness office at 410-617-1368.

BE READY WITH YOUR:

- Plan number “405950”. The site may also refer to this as a “passcode” or “employer code”
- Investment choices and allocations. To view your options, go to www.tiaa-cref.org/loyolamd
 - One Decision Strategy - Allocate 100% of your investment to the TIAA-CREF Lifecycle Fund closest to your estimated year of retirement
or
 - 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:

1. Log in to www.tiaa-cref.org/loyolamd and click “ENROLL NOW”
 - Enroll online by selecting the “Retirement Plan” link
or
 - Enroll by mail by following the on-screen directions to complete an enrollment application. Print the application and mail it to Loyola’s Benefits & Wellness office. Do not return it to TIAA-CREF.
2. Complete a *Salary Reduction Agreement*. The Agreement can be found at <http://www.loyola.edu/departments/hr/forms.aspx>. Your enrollment in the retirement plan will NOT be completed until the Agreement is submitted to Loyola’s Benefits & Wellness office. Send the required *Salary Reduction Agreement* to Maurisha Hooper by fax (410- 617-5072), email (mhooper@loyola.edu) or US Mail (Loyola University Maryland, c/o Maurisha Hooper, 4501 N Charles Street, Baltimore, MD 21210).

Remember to print your confirmation page from the “Thank You” screen after you’ve completed the enrollment.

HELP IS READY FOR YOU

If you need assistance with enrolling, call TIAA-CREF at 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, 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. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.