

# HOW TO ENROLL ONLINE

TIAA-CREF has made it easy for you to enroll online in the Iowa Department of Administrative Services 403(b) Plan, the **Retirement Investors' Club 403(b) Plan**.

## BE READY WITH YOUR:

### ■ Investment choices and allocations

Go to [www.tiaa-cref.org/iowa](http://www.tiaa-cref.org/iowa) to review your investment choices including:

- One-Decision Strategy – Allocate 100% of your contribution to the TIAA-CREF Lifecycle Account closest to your estimated year of retirement.
- Build Your Own Portfolio Strategy – Indicate the percentage of your contribution you want allocated to each account you choose.

### ■ Social Security Number

### ■ Your beneficiary information

(Social Security number and birth date is optional)

## TO ENROLL ONLINE:

LOG IN TO [www.tiaa-cref.org/iowa](http://www.tiaa-cref.org/iowa) AND CLICK “ENROLL NOW”

- Click on the link for the institution where you are employed.
- Follow the on-screen directions to complete your enrollment application.

NOTE: At the allocations screen, you can click on any investment choice to view its fact sheet.

**Once you complete your online enrollment, please print the confirmation page from the Congratulations screen and submit to your employer's Human Resources/Benefits Office along with your Salary Reduction Agreement.**

## IMPORTANT:

If you participate in the Retirement Investors' Club 403(b) Plan, which invests in the TIAA-CREF Retirement Choice Annuity, you **must** complete and submit a Salary Reduction Agreement. A Salary Reduction Agreement is an agreement between you and your employer to reduce your income each pay period by an agreed upon amount.

## COMPLETE YOUR SALARY REDUCTION AGREEMENT

Access your agreement at [tiaa-cref.org/iowa](http://tiaa-cref.org/iowa), download and print it, fill it out, and submit it to your Human Resources/Benefits Office.

## HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at **888-877-1446**, Monday - Friday, 7 a.m. - 9 p.m. (CT); Saturday, 8 a.m. - 5 p.m. (CT). We 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 59½. There are risks associated with investing in securities including loss of principal. In addition to the fees and expenses associated with the Lifecycle Accounts, there is exposure to the fees and expenses associated with the underlying mutual funds as well.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [tiaa-cref.org](http://tiaa-cref.org) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.**

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Iowa Department of Administrative Services