University of Northern Iowa recognizes the importance of providing you ways to plan for your financial future. Your retirement program is an important part of your overall benefits.

Once you’re hired, you have 30 days to enroll in IPERS or the UNI Defined Contribution Retirement Plan. If you make no election, you will automatically be enrolled in IPERS, which is irrevocable. When you enroll in the UNI Defined Contribution Retirement Plan, you will contribute 5% of your salary and UNI will contribute 10%. You can select your investments from the plan’s menu. Be sure to also name your beneficiary, and consider making additional, voluntary contributions to the UNI Tax Deferred Annuity Plan, up to the current IRS limits.

When selecting your investments, you can take one of three approaches:

1. **Select a lifecycle fund**
   Lifecycle funds allow you to delegate asset allocation and rebalancing decisions. You can choose the lifecycle funds that most closely match the year you plan to retire. For example, should you choose to retire at age 67 in 2044, you might consider the Lifecycle 2045 Fund. As with all mutual funds, the principal value of a lifecycle fund isn’t guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.*

2. **Build your own retirement portfolio**
   Your plan offers a range of investment options from which to choose.

3. **Receive personalized investment advice**
   The online Retirement Advisor tool provides personalized investment advice on your TIAA retirement accounts. Go to [TIAA.org/retirementadvisor](http://TIAA.org/retirementadvisor). Log in to your account and follow the on-screen instructions.

Learn more about your investment choices online at [TIAA.org/UNI](http://TIAA.org/UNI).
Welcome to your retirement program!

Quick guide to managing your retirement account

To enroll:
- Go to TIAA.org/UNI.
- Click the Ready to Enroll button, then follow the online instructions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Important: You can make additional, voluntary contributions to the UNI Tax Deferred Annuity Plan, up to current IRS limits. Simply log in to Benefits Self-Service to tell the University how much you want to contribute.

Log in to your account:
- Go to TIAA.org/UNI and click Log in in the top right-hand corner. If you are a first-time user, select Register for online access.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.

Once logged in:

To transfer assets among plan investment options:
- In the ACTIONS menu, select Change your investments.
- Select Exchange, then Make changes, and select the account/contract you would like to update. You can then enter your investment instructions.

To change your beneficiary designation:
In the ACTIONS menu, select Add/edit beneficiaries.

To meet with an advisor
- As part of the University of Northern Iowa Retirement Program, you can meet virtually with a TIAA financial consultant at no additional cost to you.
- Visit TIAA.org/schedulenow to schedule an appointment online.
- Call 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT).
Welcome to your retirement program!

**How we can help**

<table>
<thead>
<tr>
<th>Online information and account access</th>
<th>Use TIAA.org/UNI to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Establish a secure user ID and password.</td>
<td></td>
</tr>
<tr>
<td>- Review and update your personal information.</td>
<td></td>
</tr>
<tr>
<td>- Update your beneficiary designation.</td>
<td></td>
</tr>
<tr>
<td>- Check account balances and confirm contributions.</td>
<td></td>
</tr>
<tr>
<td>- Change the investment of future contributions.</td>
<td></td>
</tr>
<tr>
<td>- Transfer assets among the plan's investment options.</td>
<td></td>
</tr>
<tr>
<td>- View and research the performance of the plan's investment options.</td>
<td></td>
</tr>
<tr>
<td>- Sign up for eDelivery of materials you’d prefer to receive by email.</td>
<td></td>
</tr>
<tr>
<td>- Access retirement planning tools and calculators.</td>
<td></td>
</tr>
</tbody>
</table>

**Automated phone access (available 24/7)**

800-842-2252

**Phone support**

Call 800-842-2252, weekdays, 7 a.m. to 9 p.m. (CT).

**Retirement plan advice and education**

Online: TIAA.org/retirementadvisor. Log in to your account and follow the on-screen instructions.

To schedule a virtual one-on-one advice and education session by phone, call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT). Or visit TIAA.org/schedulenow. Investment advice is not available to participants who reside outside of the United States.

**Financial education**

TIAA offers many resources to help you learn more about saving and managing your finances. Visit TIAA.org/webinars to participate in live webinars or visit TIAA.org to access information about budgeting, college savings, investing and more.

**Online tools and calculators**

You can visit TIAA.org/tools for interactive planning tools.

- Under **Retirement Planning**, select the **Retirement Goal Evaluator** for an estimate of how much of your salary you might be able to replace at retirement.
- Under **Taxes**, select the **Tax Advantage Calculator** to estimate the long-term growth potential of money contributed to a tax-deferred annuity.
- Under **Saving and Investing**, select the **Asset Allocation Evaluator** for sample portfolios based on your answers to a few questions.
Welcome to your retirement program!

Get to know TIAA

A strong supporter on the road to retirement

Focused on your future

TIAA's purpose has remained constant since it was established more than a century ago: We're here to help you save for—and generate income during—retirement. Over the years, we've regularly introduced enhancements to the ways we deliver on our purpose.

Guiding you to and through retirement

We offer retirement plan advice and education based on your needs. TIAA's experience is built right into your retirement program. You have easy access to online tools at no additional cost to you.

How you can access advice and education

Online: Visit TIAA.org/retirementadvisor.

One-on-one advice sessions: To schedule your virtual session, call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT). Or visit TIAA.org/schedulenow.

*Lifecycle funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the lifecycle funds, there is exposure to the fees and expenses associated with the underlying mutual funds. This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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 based on the investor’s own objectives and circumstances.

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.

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

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2021 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017