



# Welcome to your Allegheny College Defined Contribution Plan

## We're here to help

A complete description of the plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at [selfservice.allegheny.edu](https://selfservice.allegheny.edu).



### Manage your account

#### Online

Visit [TIAA.org/allegheny](https://TIAA.org/allegheny) and log in. If you're new to TIAA, select *Login*, then *Need online access?* Follow the on-screen directions to set up your account.

#### Phone

Call TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).



### Schedule an investment education and advice session

#### Online

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

#### Phone

Call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

Allegheny College recognizes the importance of providing you with a retirement plan to help you prepare for your financial future.

Sign in to the Allegheny College benefits portal by visiting [selfservice.allegheny.edu](https://selfservice.allegheny.edu). Once you have signed in, scroll down and select *TIAA*. This will take you to your TIAA account home page.

### Once you are eligible

- You may enroll online or make changes to your contribution amounts.
- You may choose to set up self-directed automatic increases for your contributions to help build your savings faster. You will be able to choose the percentage of the increase and when to start and stop it.
- You can always make updates to your account at any time.

### The Allegheny College Defined Contribution Plan benefits highlights include:

**Employer match:** Allegheny College will match your contribution up to 6% of your annual salary. For example, if you contribute 6% each payroll period, Allegheny College will contribute 6%.

**Two ways to contribute:** In addition to the voluntary pretax contributions eligible employees can make to the plan, you may make after-tax contributions with the Roth option. You may contribute up to a maximum amount determined annually by the IRS.



### Quick guide to managing your retirement account online

When you enroll on your own, you will be able to elect your contribution rate, investment choices and beneficiaries by visiting [selfservice.allegheny.edu](https://selfservice.allegheny.edu).

- Once you have signed in, scroll down and select *TIAA* to be taken to your TIAA account home page. Next, click the *Enroll or update* 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 the confirmation page. You are now enrolled.

Log in and select *Accounts* to:

- Change your contribution amount
- Update your investment elections for future contributions
- Transfer assets among other investment options
- Review or update your beneficiary designation(s)

#### You can choose which approach best fits your needs when creating your retirement strategy

##### Select a lifecycle fund

Lifecycle funds offer a mix of investments based on the number of years until you retire and automatically adjust over time to be more conservative. For example, should you choose to retire at age 67 in 2044, you might consider the Lifecycle 2045 Fund.

##### Build your own retirement portfolio

The plan offers a range of investment options from which to choose. Learn more about your investment choices online by signing into the Allegheny College benefits portal by visiting [selfservice.allegheny.edu](https://selfservice.allegheny.edu).

#### TIAA

For more than 100 years, TIAA has helped millions of participants prepare for retirement. TIAA representatives are available to help you understand your retirement plan benefits and provide investment recommendations to help you achieve your financial goals, *at no additional cost to you*.

To schedule an advice session with TIAA, call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or go online at [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

# Disclosures

## Advice (legal, tax, investment)

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee.

## Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](https://www.tiaa.org) and enter the ticker in the site's search feature for details.

A lifecycle fund is a "fund of funds," primarily invested in shares of other mutual funds. The fund's investments are adjusted from more aggressive to more conservative over time as the target retirement date approaches. 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 represents an approximate date when investors may plan to begin withdrawing from the fund. 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 more stable asset allocation. Also, please note that the lifecycle fund is selected for you based on your projected retirement date (assuming a retirement age of 65). 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 as well.

## Roth retirement plan option

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% early distribution penalty tax may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

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.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not 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/allegheeny](https://www.tiaa.org/allegheeny) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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