Enrolling is a smart move

Your financial well-being is important every day. Even if your retirement is years away, the sooner you start participating in the UAB Hospital Management, LLC 403(b) Plan, the more time your money has to work for you. Enrolling in your plan can help put you on a path toward a more secure financial future.

MORE THAN A SAVINGS PLAN

When you choose to enroll in your retirement plan, you’ll get more than just a way to save for retirement. TIAA is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you’ll have:

- Financial advice, regardless of how much you have invested
- A wide range of investments to help build a diverse portfolio
- Online interactive tools and insights to help you set goals and track how you’re doing
- 24/7 access to your account online and through TIAA mobile

ENROLLING IS EASY. GO TO TIAA.org/uabllc.

1. Click the enrollment button.
2. Follow the prompts to enroll. It’s that simple.

If you’re a first-time user, click Register with TIAA to create your user ID and password. If you’re a returning user, enter your TIAA user ID and click Log In.
All participants: Quick guide to managing your retirement account online

This guide provides step-by-step instructions and tips to help you make the most of the UAB, LLC Hospital Management retirement account at TIAA. We encourage you to keep it close at hand as you familiarize yourself with the different features.

LOG IN TO YOUR ACCOUNT:

- Go to [TIAA.org/uabllc](http://TIAA.org/uabllc) 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 change your contributions:
- From the ACTIONS menu, select Change your contribution amount.
- Update the percentage for your contributions and the date to make your change effective.

To change investments for future contributions:
- Click the ACTIONS menu and select Change your investments.
- Select Choose future investments, then Make changes, and select the account/contract you would like to update. You can then enter your investment instructions.

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.
## How we can help

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

**800-842-2252**

### Phone support

Call **800-842-2252**, weekdays, 7 a.m. to 9 p.m., and Saturday, 8 a.m. to 5 p.m. (CT).

### Retirement plan advice and education

**Online:** [TIAA.org/retirementadvisor](http://TIAA.org/retirementadvisor). Log in to your account and follow the on-screen instructions.

To schedule a one-on-one advice and education session, by phone or in person, call TIAA at **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT). Or visit [TIAA.org/schedulenow](http://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](http://TIAA.org/webinars) to participate in live webinars or visit [TIAA.org](http://TIAA.org) to access information about budgeting, college savings, investing and more.

### Online tools and calculators

You can visit [TIAA.org/tools](http://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.

### Self-directed brokerage account

Call **800-927-3059**, weekdays, 7 a.m. to 6 p.m. (CT). The self-directed brokerage account is not available to participants who reside outside of the United States.
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 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 session, call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT). Or visit TIAA.org/schedulenow.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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/uablcc for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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