

# The University of Alabama System voluntary retirement plans

NEW PARTICIPANTS: ENROLL IN YOUR RETIREMENT PLAN TODAY

## 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 University of Alabama System voluntary retirement plans, 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



THE UNIVERSITY OF ALABAMA  
THE UNIVERSITY OF ALABAMA AT BIRMINGHAM  
THE UNIVERSITY OF ALABAMA IN HUNTSVILLE  
UAB MEDICINE

# 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 University of Alabama System 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/uasystem** 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

<b>Online information and account access</b>	<p>Use <b>TIAA.org/uasystem</b> to:</p> <ul style="list-style-type: none"><li>Establish a secure user ID and password.</li><li>Review and update your personal information.</li><li>Update your beneficiary designation.</li><li>Check account balances and confirm contributions.</li><li>Change the investment of future contributions.</li><li>Transfer assets among the plan's investment options.</li><li>View and research the performance of the plan's investment options.</li><li>Sign up for eDelivery of materials you'd prefer to receive by email.</li><li>Get loan information.</li><li>Access retirement planning tools and calculators.</li></ul>
<b>Automated phone access (available 24/7)</b>	<b>800-842-2252</b>
<b>Phone support</b>	Call <b>800-842-2252</b> , weekdays, 7 a.m. to 9 p.m., and Saturday, 8 a.m. to 5 p.m. (CT).
<b>Retirement plan advice and education</b>	<p><b>Online:</b> <b>TIAA.org/retirementadvisor</b>. Log in to your account and follow the on-screen instructions.</p> <p>To schedule a one-on-one advice and education session, by phone or in person, call TIAA at <b>800-732-8353</b>, weekdays, 7 a.m. to 7 p.m. (CT). Or visit <b>TIAA.org/schedulenow</b>. Investment advice is not available to participants who reside outside of the United States.</p>
<b>Financial education</b>	TIAA offers many resources to help you learn more about saving and managing your finances. Visit <b>TIAA.org/webinars</b> to participate in live webinars or visit <b>TIAA.org</b> to access information about budgeting, college savings, investing and more.
<b>Online tools and calculators</b>	<p>You can visit <b>TIAA.org/tools</b> for interactive planning tools.</p> <ul style="list-style-type: none"><li>Under <i>Retirement Planning</i>, select the <i>Retirement Goal Evaluator</i> for an estimate of how much of your salary you might be able to replace at retirement.</li><li>Under <i>Taxes</i>, select the <i>Tax Advantage Calculator</i> to estimate the long-term growth potential of money contributed to a tax-deferred annuity.</li><li>Under <i>Saving and Investing</i>, select the <i>Asset Allocation Evaluator</i> for sample portfolios based on your answers to a few questions.</li></ul>
<b>Self-directed brokerage account</b>	Call <b>800-927-3059</b> , 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*.

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## HOW YOU CAN ACCESS ADVICE AND EDUCATION

**Online:** Visit [TIAA.org/retirementadvisor](http://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](http://TIAA.org/schedulenow).

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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/uasystem](http://TIAA.org/uasystem) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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