Managing your participation in the University of Rochester Retirement Program

TIAA can help you enroll in and manage your participation in the program. Simply call TIAA at 800 410-6497, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET). If you wish, you can meet with a consultant to enroll in the program or make changes. Call TIAA or go to TIAA.org/schedulenow to sign up for an appointment.

To enroll in a new account

Online:
- Go to TIAA.org/rochester, click “Ready to Enroll”
- Click “Register with TIAA” and complete online registration
- Click “Register with TIAA”
- Follow the on-screen instructions to complete your enrollment online. You will select your contributions and investment choices. You will designate your beneficiary.

By phone:
- Call 800 410-6497. (Please note that telephone enrollment requires a signature for new accounts.)

To make contribution changes

To change your voluntary contribution amount

Online:
- Go to TIAA.org/rochester, click “Log In”
- Enter your TIAA user ID
- Enter password and security question
- Select “My Account”
- Select “Change my contribution” and follow the on-screen instructions
- Follow the on-screen instructions to complete changing your voluntary contribution amount

By phone:
- Call 800 410-6497.

To make investment changes

To change how your future contributions will be invested

Online:
- Go to TIAA.org/rochester, click “Log In”
- Enter your TIAA user ID
- Enter password and security question
- Select “My Account”
- Select “Manage investments”
- Select “Change Allocation of Contributions” and follow the on-screen instructions

By phone:
- Call 800 410-6497.

To transfer your existing balances

Online:
- Go to TIAA.org/rochester, click “Log In”
- Enter your TIAA user ID
- Enter password and security question
- Select “My Account”
- Select “Manage investments”
- Select “Change My Investments” and follow the on-screen instructions

By phone:
- Call 800 410-6497.

Self-Directed Brokerage Account (SDBA)

For information on how to enroll and/or make changes to your SDBA account, review the Brokerage Set-Up and Fees brochure at TIAA.org/rochester, under Plans and Investments or call 800 410-6497.
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To roll over assets from another retirement account

- You may want to consider bringing your retirement accounts together at TIAA to easily monitor your retirement planning progress. To review your rollover options, call TIAA at 800 410-6497 or schedule a one-one consultation appointment at TIAA.org/schedulenow.

To change your beneficiary designation

Online:
- Go to TIAA.org/rochester, click “Log In”
- Enter your TIAA user ID
- Enter password and security question
- Select “My Account”
- Select “Change beneficiaries” and follow the on-screen instructions

By phone:
- Call 800 410-6497.

Prior to rolling over, consider your other options. You may also be able to leave money in your current plan, withdraw cash or rollover the assets to a new employer’s plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA financial consultant and your tax advisor regarding your situation. Learn more at TIAA.org/reviewyouroptions.

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.

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