

# New opportunities for your retirement strategy

Announcing enhancements to the Radford University  
Tax-Deferred Annuities (403b) and Cash Match Plans





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# New features to help you plan and save for retirement

Radford University is making the enhancements described below to the Tax-Deferred Annuities (403b) Plan and the Cash Match Plan, offering investment options, services and tools that can better help you plan for your retirement savings goals. These enhancements begin March 23, 2023. Please review the following pages for detailed information and action steps to take. **Please note: These enhancements do not impact the ORPHE and VRS retirement plans.**

- A single service provider for the Tax-Deferred Annuities (403b) and Cash Match Plans.** Radford University selected TIAA as the single service provider to deliver comprehensive retirement services at a reasonable cost. Having one service provider makes it easier for Radford University to monitor investments, services and fees on your behalf.
 

If you currently contribute to the plan through Ameriprise, Equitable (formerly AXA) and/or Corebridge (formerly AIG), you will be automatically enrolled in a new account with TIAA and all future contributions will be directed to your account at TIAA. **Any balances will remain in your current accounts and will not transfer.**
- New investment options.** Radford University and CAPTRUST, an independent investment advisor, carefully selected a range of investments.
- New self-directed brokerage option.** A brokerage option provides access to additional investment choices.
- New account.** All currently contributing plan participants, including TIAA participants, will be enrolled in a new type of plan account with TIAA.
- Retirement plan investment advice.** You can now receive advice on the investment options from a TIAA financial consultant. This service is available as part of your retirement plans *at no additional cost to you* and *no minimum balance* is required.

## Key dates for retirement plan enhancements

Dates (2023)	Events
Week of February 20	On-campus education seminars and online webinars. See page 7.
March 16	Final payroll contribution to current accounts and retirement plan providers.
Starting March 23	Retirement plan advice and education are available online, by phone or in person through a one-on-one session.
March 23	Enrollment in a new plan account with TIAA is expected to occur. You will receive an enrollment confirmation.  Investment selection period starts.
March 23-30	<b>Investment selection period.</b> During this time, you can select investments from the new investment options prior to the March 31 payroll period. If no selection is made, your future contributions will be directed to an age-appropriate TIAA-CREF Lifecycle Index Fund as shown on page 5.
March 31	New account with TIAA receives the first payroll contribution.



# Action steps for the enhancements

## Before the enhancements begin

- Review the new investment options (page 5).
- Attend an on-campus education seminar or online webinar to get answers to your questions (page 7).

## Once your new account is set up (March 23, 2023)

- Access your new account online at [TIAA.org/radford](https://TIAA.org/radford). If you are new to TIAA, your account beneficiary will be set to “Estate.” Please review and update (if needed) your beneficiary information.
- Select new investment options for future contributions. Changes to your investments can be made at any time, but selecting investments during the investment selection period (March 23-30, 2023) ensures your first contributions to the new accounts and TIAA will be directed to these investments.
- Schedule a retirement advice and education session with a TIAA financial consultant. A TIAA financial consultant is available to provide retirement investment advice and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

## What happens if I do nothing?

Beginning March 31, 2023, your future contributions will be automatically directed your new account at TIAA and an age-appropriate TIAA-CREF Lifecycle Index Fund as shown on page 5. If you currently have an account with TIAA, your beneficiary information will be applied to your new account. If you do not have an account with TIAA, your beneficiary will be set to “Estate.”

Any balances you have will remain in their existing accounts, but no new contributions, rollovers or external transfers can be made from these accounts. While the enhancements outlined in this guide do not affect your account balances, it is important that you review this information to stay informed on all investment and service updates. If you would like to transfer your mutual fund (TIAA) and/or annuity (TIAA, Ameriprise, Equitable, and Corebridge) balances to the new account (with TIAA), contact a TIAA financial consultant (information on back cover).

# Your transition experience

## New account

Starting March 23, 2023, all currently contributing plan participants will be automatically enrolled in a Retirement Choice (RC) and/or Retirement Choice Plus (RCP) account. Once the new accounts are issued, you will receive an enrollment confirmation with additional information from TIAA. If you already have an account with TIAA, your beneficiary designation(s) will be applied to your new accounts. If you do not have an account with TIAA, your beneficiary designation will be set to "Estate." If you have a signed spousal waiver on file, you will need to request a new beneficiary form and new waiver after your new account is set up.

## What happens to my future contributions?

Starting with the March 31, 2023, payroll, all future contributions will be directed to your new account(s) with TIAA and the investments you selected during the investment selection window. If you do not select investments during the investment selection window, your future contributions will be directed to the plans' default fund, an age-appropriate TIAA-CREF Lifecycle Index Fund, as shown on page 5. **You may change your investment selections at any time starting March 23, 2023.**

## What happens to my existing balances in Ameriprise, Equitable or Corebridge accounts?

Any balances you have in the plans will remain with these providers but no new contributions, rollovers or transfers from external accounts may be made to these accounts. While the enhancements outlined in this guide do not affect these balances, it is important that you review this information to stay informed on all investment and service updates. If you would like to take advantage of the new investment options and plan services, or transfer your balances to TIAA, you can speak or meet with a TIAA financial consultant. (See back cover for information).

**Please note:** Lower fees, continued investment oversight, and help when you need it are just some of the benefits of the new Radford University Retirement Plans at TIAA.

## What happens to my existing balances with TIAA?

Any balances will remain in your account but no new contributions, rollovers or transfers from external accounts may be made to them. Within the account you will only be able to transfer balances within the CREF Money Market, CREF Stock, and TIAA Traditional Annuity accounts. If you wish to transfer your balance to the new account and new investment options, please contact a TIAA financial consultant.

If you currently invest in the **TIAA Traditional Annuity**, some features of the annuity vary between your current legacy Retirement Annuity, Supplemental Retirement Annuity, Group Retirement Annuity and/or Group Supplemental Retirement Annuity accounts and the RC/RCP accounts. Before transferring a TIAA Traditional balance from a current account to your new account, consider the differences. A decision to transfer is permanent, and money cannot be moved back to a legacy account.

- Currently, TIAA Traditional offers a 3% minimum rate guarantee, while new accounts offer an adjustable rate between 1% and 3%.
- TIAA Traditional in a current account may offer higher guaranteed rates; however, the adjustable rate in TIAA Traditional in the new RC/RCP accounts offers the potential for higher total credited rates.
- Time frames to liquidate your account balance vary between a current account and a new account.

See the comparison chart at [TIAA.org/comparison](https://www.tiaa.org/comparison) for more information on these and other features of TIAA Traditional. You can view current crediting rates by visiting [TIAA.org/traditional](https://www.tiaa.org/traditional) and selecting *View rates* (under *Why TIAA Traditional?*), then choose your account type. If you have questions or would like to request a transfer of a TIAA Traditional balance you can speak or meet with a TIAA financial consultant. (See back cover for information).

## Impact of plan enhancements on transactions

If you currently receive retirement plan distributions and/or have loans, there will be no changes to your current service and your new TIAA account will continue to offer the same retirement income options. **New loans will only be available through TIAA and may require a balance transfer from the previous retirement providers.**

**See Disclosures on page 9 for important details on Investment, insurance and annuity products.**

# Your investment lineup

## Types of investment options

The Radford University Retirement Plans' investment lineup includes four tiers of investment options. You can read an overview of each below and see the full lineup on the next page. With careful consideration, you can choose options that help put your savings to work today and provide income once you retire. If you want to learn more about your options or discuss which might be right for you, schedule an individual investment consultation session with a TIAA financial consultant.

### Tier 1: “Do-it-for-me” investor

A TIAA-CREF Lifecycle Index Fund is a diversified investment in a single fund. You are generally in a fund according to the year in which you turn age 65. It's invested for potential growth in your early years, then gradually transitions to more conservative investments as you approach age 65.

Radford University has selected the TIAA-CREF Lifecycle Index Funds as the default investment option for the plans. If you don't choose an investment option, a lifecycle fund will be selected for you.

### Tier 2: “Cost-conscious” investor

For investors wanting to build a portfolio with a focus on diversification and indexing at a lower cost, index/passively managed investments may be the right choice. Investors should account for changes to their personal circumstances and adjust their portfolios as they approach retirement.

### Tier 3: “Active” investor

For investors wanting diverse investment options and plan to actively manage their accounts, actively managed investment options may be the right choice. This tier focuses on choice and relies on investors to determine risk and asset allocation that will meet their goals. This tier also includes annuities—financial investment options that guarantee to pay you (or your spouse or partner) income for life.

### Tier 4: “Experienced” investor

A self-directed brokerage account provides access to thousands of additional mutual funds from many well-known fund families. While the new investment lineup in Tiers 1 through 3 is designed to meet the majority of needs, the brokerage option may appeal to active, experienced investors or those investors who desire more investment choices.

**Please note:** Radford University neither selects nor monitors funds available through a brokerage account, and TIAA doesn't offer investment advice on brokerage investments. See page 6 for additional details and information on fees.

Investment products may be subject to market and other risk factors, including loss of principal. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.

## Your new investment lineup

The new lineup provides the flexibility to choose options from TIAA and other investment providers that match your financial preferences and goals. For more detailed information on each option, visit [TIAA.org](https://www.tiaa.org) and enter the ticker in the site's search feature.

Tier 1: "Do-it-for-me" investor		Birth years	Ticker
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional Class			TRILX
TIAA-CREF Lifecycle Index 2010 Fund Institutional Class		1948 or before	TLTIX
TIAA-CREF Lifecycle Index 2015 Fund Institutional Class		1949 – 1953	TLFIX
TIAA-CREF Lifecycle Index 2020 Fund Institutional Class		1954 – 1958	TLWIX
TIAA-CREF Lifecycle Index 2025 Fund Institutional Class		1959 – 1963	TLQIX
TIAA-CREF Lifecycle Index 2030 Fund Institutional Class		1964 – 1968	TLHIX
TIAA-CREF Lifecycle Index 2035 Fund Institutional Class		1969 – 1973	TLYIX
TIAA-CREF Lifecycle Index 2040 Fund Institutional Class		1974 – 1978	TLZIX
TIAA-CREF Lifecycle Index 2045 Fund Institutional Class		1979 – 1983	TLXIX
TIAA-CREF Lifecycle Index 2050 Fund Institutional Class		1984 – 1988	TLLIX
TIAA-CREF Lifecycle Index 2055 Fund Institutional Class		1989 – 1993	TTIIX
TIAA-CREF Lifecycle Index 2060 Fund Institutional Class		1994 – 1998	TVIIX
TIAA-CREF Lifecycle Index 2065 Fund Institutional Class		1999 to present	TFITX
Tier 2: "Cost-conscious" investor			Ticker
Vanguard 500 Index Fund Admiral Shares			VFIAX
Vanguard Developed Markets Index Fund Admiral Shares			VTMGX
Vanguard Emerging Markets Stock Index Fund Admiral Shares			VEMAX
Vanguard Mid-Cap Index Fund Admiral Shares			VIMAX
Vanguard Real Estate Index Fund Admiral Shares			VGSLX
Vanguard Short-Term Bond Index Fund Admiral Shares			VBIRX
Vanguard Small-Cap Index Fund Admiral Shares			VSMAX
Vanguard Total Bond Market Index Fund Admiral Shares			VBTLX
Tier 3: "Active" investor			Ticker
Allspring Special Small Cap Value Fund – Class R6			ESPRX
American Funds EuroPacific Growth Fund® Class R-6			RERGX
BlackRock Mid-Cap Growth Equity Portfolio Class K			BMGKX
BlackRock Total Return Fund Class K Shares			MPHQX
CREF Social Choice Account R3 (variable annuity)			QCSCIX
CREF Stock Account R3 (variable annuity)			QCSTIX
JPMorgan Large Cap Growth Fund Class R6			JLGMX
MassMutual Small Cap Growth Equity Fund Class I			MSGZX
MFS Value Fund Class R6			MEIKX
TIAA Real Estate Account (variable annuity)			QREARX
TIAA Traditional Annuity (guaranteed annuity)			N/A
Vanguard Federal Money Market Fund Investor Shares			VMFXX
Vanguard Inflation-Protected Securities Fund Admiral Shares			VAIPX
Victory Sycamore Established Value Fund Class R6			VEVRX
Tier 4: "Experienced" investor (self-directed brokerage)			See page 6

**Want help with the choices?** A TIAA financial consultant is available to provide retirement advice and education and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

**See Disclosures on page 9 for important details on Investment, insurance and annuity products.**

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.



# Introducing a self-directed brokerage option

**Contact TIAA to learn more**



[TIAA.org/radford](https://TIAA.org/radford)



**800-842-2252**,  
weekdays, 8 a.m.  
to 7 p.m. (ET).

If you're an experienced investor who wants more investment selection, you can open a self-directed brokerage account through the retirement plans.

This account gives you additional opportunities to invest in a wide range of mutual funds across several asset classes outside of the plans' investment lineup. Radford University will limit investment and future contributions in the self-directed brokerage account to 95% of participant account balances.

## **Brokerage costs**

If you choose to invest through the self-directed brokerage account option, there may be commissions on transactions and other account-related fees. Visit [TIAA.org/SDA\\_CAA](https://TIAA.org/SDA_CAA) for a complete list of commissions and fees.

In addition, there are specific fund fees and expenses that may apply. These are described in each fund's current prospectus.

## **Monitoring your brokerage investments and account**

If you choose to open a self-directed brokerage account, keep in mind that Radford University neither selects nor monitors investment funds available through self-directed brokerage accounts, and TIAA doesn't offer investment advice for balances in these accounts. It's important that you consider whether or not you have the time and expertise necessary to manage your own investments in the account.

**See *Disclosures* on page 9 for important details on *Brokerage services*.**

# Retirement planning resources

## Informational events

Attend a one-hour session to learn about the enhancements to the plans. A recording of the webinar session will be available starting February 21, 2023.

Event	Date (2023)	Time (ET)	Location
Online webinar	Monday, February 20	11 a.m. – 12 p.m.	To join the meeting at the scheduled start time, or to add the meeting to your calendar, go to <a href="https://TIAA.org/radford">TIAA.org/radford</a> and select <i>See how your plan is changing today</i> . Then select <i>Informational events</i> and click on the webinar date.
On-campus education seminar	Tuesday, February 21	10 a.m. – 11 p.m.	Hurlburt Student Center, Auditorium
On-campus education seminar	Friday, February 24	1 p.m. – 2 p.m.	Hurlburt Student Center, Auditorium

## Retirement plan investment advice

As a participant in the Radford University Retirement Plans, you now have access to personalized advice on the plans' investment options from a TIAA financial consultant.

Whether you're just starting out or close to retirement, you can meet online, by phone or in person to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program *at no additional cost to you and no minimum balance is required*.

Schedule a session online by visiting [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or calling **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

## Online tools

Visit [TIAA.org/tools](https://TIAA.org/tools) for convenient resources that can help you on the path to retirement. You supply the information, and the tools do the rest.

 <b>Create your own retirement action plan</b>	 <b>Discover your retirement income needs</b>	 <b>Track all your accounts in one place</b>
<p>Explore the <b>Retirement Advisor</b> tool to:</p> <ul style="list-style-type: none"> <li>Receive a custom retirement plan in five steps</li> <li>Receive savings and investment recommendations</li> </ul>	<p>Use <b>Retirement Income Illustrator</b> to:</p> <ul style="list-style-type: none"> <li>Find out how much of your current income you'll need to replace to cover retirement expenses</li> <li>Explore your retirement income options</li> <li>See your estimated monthly retirement income and how to maximize it</li> </ul>	<p>Use <b>360° Financial View</b> to:</p> <ul style="list-style-type: none"> <li>Consolidate your information from more than 11,000 financial institutions in one place</li> <li>Track your spending</li> <li>Set up email alerts</li> <li>Create a budget that works for you</li> </ul>

**See Disclosures on page 9 for important details on Advice (legal, tax, investment).**

# Q&A

## 1. Does it make sense to consolidate retirement accounts?

You might find it easier to manage your retirement money by working with one provider. That said, transferring balances can sometimes trigger costs from your previous provider.

Before consolidating outside retirement balances, check with your employee benefits office ([benefits@radford.edu](mailto:benefits@radford.edu)) to see if you can transfer those balances directly to your plan account at TIAA. For example, you may be able to leave money with a prior provider, roll over money to an IRA, or cash out all or part of the account value.

Consider the advantages and disadvantages of each option carefully, including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, possible withdrawal penalties, and your financial needs. You should seek the guidance of your financial professional and tax advisor before consolidating balances.

## 2. Can I move money from the TIAA Traditional Annuity in an existing TIAA account to a new account?

Yes, subject to plan terms, but it's a move you'll want to weigh carefully. You may move money out of your existing TIAA annuity account(s) to the new account(s) subject to any restrictions on the investments. Review your plan rules and consider any state regulations that may apply. Any money that you move out of an existing account cannot be moved back into it.

Money in the TIAA Traditional Annuity deserves special attention. For instance, money moved out of TIAA Traditional in the existing accounts will no longer receive the 3% minimum guaranteed rate. In short, the pros and cons are different for every plan participant. To learn more about TIAA Traditional, liquidity rules, and the differences between Retirement Choice (RC) and Retirement Choice Plus (RCP) accounts, please see the comparison chart at [TIAA.org/comparison](https://www.tiaa.org/comparison) or contact TIAA at 800-842-2252.

## 3. What if I'm splitting my contributions among Ameriprise, Equitable (formerly AXA) and/or Corebridge (formerly AIG)?

Starting with the March 31, 2023, payroll, all future contributions will be directed to your new account(s) with TIAA and the investments you selected during the investment selection window. If you do not select investments during the investment selection window,

your future contributions will be directed to the plans' default fund, an age-appropriate TIAA-CREF Lifecycle Index Fund, as shown on page 5. You may change your investment selections at any time.

## 4. How do lifecycle funds work?

Each lifecycle fund consists of underlying mutual funds that invest in a broad range of asset classes. As a result, a fund will share the risks associated with the securities held by its underlying funds. The allocations and risk level also depend on how many years remain until the fund's target date. To help reduce risk as the fund's target date approaches, the fund's mix of stocks, bonds and other types of investments is adjusted to a more conservative mix.

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 indicates when investors may plan to start making withdrawals. However, you are not required to withdraw your money at the target date. After the target date, some of your money may be merged into a fund with a more stable asset allocation. A TIAA financial consultant can help you decide whether a lifecycle fund is right for you.

## 5. What are annuities?

There are different types of annuities, but they are typically designed to potentially grow your money while you're working and provide you with the option to receive income for life when you retire. In fact, annuities are the only retirement products that can guarantee to pay you (or you and a spouse or partner) income for life.

A **guaranteed (fixed) annuity** pays a minimum guaranteed interest rate based on the claims-paying ability of the issuing company. Its value won't rise and fall with the stock market, and it can help provide steady monthly income for the rest of your life.

A **variable annuity** offers potential for growth to help keep pace with rising costs. Its value will rise and fall. While it can provide retirement income guaranteed to last for your lifetime, the actual amount of income will vary.

# 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.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

## Brokerage services

The brokerage account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address. Certain securities may not be suitable for all investors. Securities are subject to investment risk, including possible loss of the principal amount invested.

By opening a brokerage account, you will be charged a commission only on applicable transactions and other account-related fees in accordance with the TIAA Commission and Fee Schedule. Please visit [TIAA.org/SDA\\_CAA](https://www.tiaa.org/SDA_CAA). Other fees and expenses apply to a continued investment in the funds and are described in the funds' current prospectuses. Some securities may not be suitable for all investors.

TIAA Brokerage, a division of TIAA-CREF Individual and Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

## Distributions and withdrawals

403(b) plans: Subject to plan terms, employer contributions invested in custodial accounts (mutual funds) and elective deferrals may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59½ or experiences a hardship. Employer contributions invested in annuity contracts may generally be distributed upon severance of employment or upon occurrence of a stated event in the plan.

401(a) plans: Subject to plan terms, elective deferrals may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59½ or experiences a hardship. Employer contributions may generally be distributed upon severance of employment or upon occurrence of a stated event specified by the plan.

## 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.

Some investment options may have redemption and other fees. **See the fund's prospectus for details.**

**You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at **877-518-9161**.

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/radford](https://www.tiaa.org/radford) 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.

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# We're here to help

Not sure where to begin? Let us help you take the next step!



## Manage your account

### Online

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

### Phone

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



## Schedule an investment 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).



**Take your planning with you using the TIAA mobile app.**

**Download the TIAA mobile app from the App Store or Google Play.**