

Managing your St. Olaf College 403(b) Retirement Plan made easy!

Financial education

TIAA has resources to help you learn more about saving and managing your finances. Visit [TIAA.org/webinars](https://www.tiaa.org/webinars) to participate in live webinars, or visit [TIAA.org/learn](https://www.tiaa.org/learn) to access information about budgeting, investing, college savings and more.

Online tools and calculators

Visit [TIAA.org/tools](https://www.tiaa.org/tools) for interactive planning tools.



Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

Don't have an online account? Getting set up is easy. Visit [TIAA.org/stolaf](https://www.tiaa.org/stolaf), select *Log in* in the top right-hand corner, then *Need online access?*

TIAA makes it easy to manage your financial future

If you are eligible for the St. Olaf College 403(b) Retirement Plan, you can take action at [TIAA.org/stolaf](https://www.tiaa.org/stolaf). To enroll, select the *Enroll or update* button. Then follow the prompts to log in and elect your contribution rate, investment choices and beneficiary.

Once enrolled, log in to your account at [TIAA.org/stolaf](https://www.tiaa.org/stolaf). From the *Actions* tab, you can:

- **Change the contribution amount.** Select *Manage contributions*. Update the percentage for your contributions and the date to make your change effective.
- **Consider the Roth contribution option.** On the *Manage contributions* screen, you may choose to make voluntary Roth contributions to the retirement plan. With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.¹ You can make contributions either pretax, Roth or a combination of both.
- **Change the investment of future contributions.** Select *Change investments* from the *Retirement plans* section, then *Choose future investments*. Choose each account to update, then enter investment instructions.
- **Transfer assets among plan investment options.** Select *Change investments* from the *Retirement plans* section, then *Exchange*. Choose each account to update, then enter investment instructions.
- **Update your beneficiary designation.** Select *Add/edit beneficiaries* from the *All accounts* section, then select *Add new* to make changes to multiple accounts or *Edit existing* to update beneficiaries on a specific account.
- **Take care of administrative needs.**
 - Review and update your personal information
 - Check account balances and confirm contributions
 - View and research the performance of the plan's investment options
 - Choose eDelivery
 - Get loan information

We're here to help

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



In person or virtual

Schedule a one-on-one advice session by calling TIAA at **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT), or visiting [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow). There is *no additional cost to you* for this service.



Phone

If you have any questions, call TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. (CT).



Online

Manage your account online by going to [TIAA.org/stolaf](https://www.tiaa.org/stolaf) and selecting *Log in*.

If you're new to TIAA, select *Log in*, then click *Need online access?* Follow the on-screen directions to gain online access to your account.

¹ 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.

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