

HOW TO ENROLL ONLINE

TIAA-CREF MAKES IT EASY FOR YOU TO ENROLL ONLINE IN THE UTICA COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN AND UTICA COLLEGE TAX-DEFERRED ANNUITY PLAN

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your investment choices and allocations: go to <http://www.tiaa-cref.org/utica> to review your investment choices
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

TO ENROLL ONLINE

Go to <http://www.tiaa-cref.org/utica> and click on "Enroll Now." Click on the link for the plan(s) you want to enroll in. You will then come to the "Welcome" page.

- Enter your User ID and click "Log In" if you are a returning user. Click "Register with TIAA-CREF" if you are a first-time user and need to create your user name and password.
- Follow the on-screen directions to complete your enrollment application.
- Note: At the allocation screen, you can click on any investment choice to view its fact sheet.
- Once you complete your enrollment, you can retrieve and print a confirmation page from the "Thank You" screen.

IMPORTANT

If you participate in the Utica College Defined Contribution Retirement Plan and Utica College Tax-Deferred Annuity Plan, you **must** complete and submit a Salary Reduction Agreement form for your enrollment application to be processed. You may obtain your agreement at the Benefits Office. You'll then need to complete the agreement and submit it to your Benefits Office.

WE'RE HERE TO HELP

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2252 Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

Any withdrawals you make from your account may be subject to ordinary income tax, and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½. TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature or visit tiaa-cref.org for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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