



Managing your retirement savings is getting easier

TIAA has added some enhancements to the retirement program to give you more flexibility when making contributions to your retirement account.

Starting today, November 9, 2020:

- **Online salary deferral.** Change your Utica College retirement plan contribution amount by logging in to your account at TIAA.org/utica. To help simplify the management of your account, you can go to the same place to make changes to your contribution and investment options.
- **Self-directed auto increase.** If you are participating in the plan, you may also elect to enroll in the self-directed automatic increase feature to help you build your savings even faster. To use this new feature, simply Log in to your account any time after November 9, 2020, and select *Change contribution amount* under the *Actions* menu. You can choose when you would like to automatically increase your contributions, the rate of the increase (percentage), and when you would like to start and stop the automatic increase.

Don't have an online account? Getting set up is easy. Visit TIAA.org/utica. Go to *Log in* in the upper-right corner and then *Register for online access*.

Help when you need it

A TIAA financial consultant can help you consider how to save more for retirement. You can call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), and schedule a session to:

- Understand all your investment options
- Determine how much to save
- Make informed choices and monitor your progress

This service is available as part of your retirement program *at no additional cost to you*.

Visit TIAA.org/utica anytime to learn more about your plan and its options.