



Learn more about
your investment
choices online at
TIAA.org/alma.

MICU 403(b) Multiple Employer Plan

Welcome to your retirement program!

Alma College recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.

As part of your employment, Alma College provides you the opportunity to participate in the MICU 403(b) Multiple Employer Plan. When creating your retirement strategy, you can take one of two approaches:

1. Review the default MICU Lifecycle model selected for you

The MICU Lifecycle models, available through the TIAA RetirePlus Pro® service, help simplify investing by providing a single model portfolio based on estimated retirement age. Each model portfolio includes a professionally selected mix of investments available under the plan and corresponds to criteria developed by MICU in consultation with PlanPILOT, the independent advisor to the plan.

You can personalize the selection of your model portfolio by updating your projected retirement age and answering a few questions about your tolerance for investment risk. Once you select a model portfolio, it will be automatically rebalanced based on your date of birth.

2. Create your own retirement portfolio

If you're comfortable choosing investments and managing your own portfolio, your plan offers a range of investment options to help you pursue your savings goals.





Quick guide to managing your retirement account online

Access your account for the first time:

- Go to TIAA.org/alma and click on *Register with TIAA*.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.
- In the *Account Summary* drop-down menu, manage investment allocations, beneficiary designations and account information.

Important: As an employee, you are eligible to make your own contributions provided you have completed and returned the necessary Salary Reduction Agreement to your Human Resources Office. Your Human Resources representative will activate and withhold wages as authorized on the Salary Reduction Agreement, and deposit your contributions to your retirement account.

Change investments:

- Go to TIAA.org/alma and click *Log In*.
- Enter your TIAA user ID and password.
- Once inside your account, select *Personalize* next to your retirement plan name or from your To-do list. You can follow the steps to personalize the selection of your model portfolio or select *Stop using* to unsubscribe from the service and choose and manage your own investments.

Change beneficiary designation:

- Go to TIAA.org/alma and click *Log In*.
- Enter your TIAA user ID and password.
- In the *Actions* drop-down menu, select *Beneficiaries*.

More than a savings plan

When you choose us for your retirement plan, you'll get more than just a way to save for retirement. A TIAA plan is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you'll have:



Online interactive tools and insights to help you set goals and track how you're doing

- Establish a secure user ID and password.
- Review and update your personal information.
- Update your beneficiary designation.
- Check account balances and confirm contributions.
- Change the investment of future contributions.
- Transfer assets among the plan's investment options.
- View and research the performance of the plan's investment options.
- Sign up for eDelivery of materials you'd prefer to receive by email.



Phone support

Call **800-842-2252**, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).



Financial advice, regardless of how much you have invested

To schedule an advice session with Millennium Advisory Services, call **877-435-2489, option 2**, weekdays, 8:30 a.m. to 5 p.m., or call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).



Online tools and calculators

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

- Under *Retirement Planning*, select the *Retirement Goal Evaluator* for an estimate of how much of your salary you might be able to replace at retirement.
- Under *Taxes*, select the *Tax Advantage Calculator* to estimate the long-term growth potential of money contributed to a tax-deferred annuity.
- Under *Saving and Investing*, select the *Asset Allocation Evaluator* for sample portfolios based on your answers to a few questions.

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

TIAA as the program sponsor is not responsible for developing or selecting the portfolio models. For complete information, request the program disclosure document by calling TIAA at **877-518-9161** or go to [TIAA.org](https://www.tiaa.org) and select *View Portfolios* under the plan name in the *Investment Options* section.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

The Model is an asset allocation recommendation developed by your Plan Sponsor in consultation with consultants and other investment advisors designated by the Plan Sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives.

Changes in your personal financial situation or investment objective may require a change in the model recommended for your model-based account. Please contact us at **800-842-2888**, visit our website or contact your Plan Sponsor if you need to update your financial situation or investment objective. As a participant in the Program, you may wish to request a reasonable restriction on the management of your model-based account. Please contact your Plan Sponsor to discuss your options for requesting a reasonable restriction or a modification to an existing restriction.

The Plan Fiduciary and the Plan Advisor may determine that an Underlying Investment(s) is appropriate for a Model Portfolio, but not appropriate as a stand-alone investment for a Participant who is not participating in the Program. In such case, Participants who elect to unsubscribe from the Program while holding an Underlying Investment(s) in their Model-Based Account that has been deemed inappropriate as a stand-alone investment option by the Plan Fiduciary and/or the Plan Advisor will be prohibited from allocating future contributions to that investment option(s). With regard to existing accumulations, depending on the type of contract, participants may be required to transfer completely out of the investment option(s) deemed inappropriate as a stand-alone investment option.

No registration under the Investment Company Act, the Securities Act or state securities laws—The Model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the Model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the Model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the Model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

No guarantee—Investments based on the Model are not deposits of, or obligations of, or guaranteed or endorsed by TIAA, the Investment Advisor, The Plan or their affiliates, and are not insured by the Federal Deposit Insurance Corporation, or any other agency. An investment based on the Model is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that investments based on the Model will provide adequate income at and through your retirement. Investors should not allocate their retirement savings based on the Model unless they can readily bear the consequences of such loss.

The TIAA RetirePlus Pro Model-Based Service (the "Program") has been implemented by your Plan Sponsor to meet the unique retirement requirements of your plan. The Program is administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Should you have any questions about the Program offering, please contact your Plan Sponsor directly.

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. Transactions in the underlying investments in the Model made on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, member FINRA.

You should consider the investment objectives, principal strategies, principal risks, model turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161 or go to [TIAA.org/alma](https://www.tiaa.org/alma). Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

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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BUILT TO PERFORM.

CREATED TO SERVE.