How to Enroll Online

TIAA-CREF Makes It Easy

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

- · Your Social Security number.
- The Name, Social Security number, Birth Date and Address of your beneficiaries.
- Your investment allocation choices. To view available options:
 - Go to www.tiaa-cref.org/daemen.
 - o Click "Plans and Investments" at the top of the page.
 - Select "More about this plan and investment choices" for the Retirement Plan or Tax-Deferred Annuity Plan.
 - Click "Read more" under each fund class to view the specific investment options available within that category.

To Create Your Account

- Go to <u>www.tiaa-cref.org/daemen</u> and select "Enroll Now" at the top of the page.
- Select "Complete a Salary Reduction Agreement..."
 - o This will open a PDF document in a separate tab. You will be returning this later.
- Next, click on the plan for which you are registering: Retirement Plan or Tax-Deferred Annuity Plan.
- If you have an established TIAA-CREF user ID and password, enter your ID and click "Log In." If you are a first-time user, select "Register with TIAA-CREF" to create a new user ID and password.
- Follow the on-screen prompts to complete your enrollment application, enter beneficiary designations and select investment allocations.

To Complete Your Enrollment

In order to complete your enrollment, you must complete and submit a Salary Reduction Agreement form to your Human Resources office. The Salary Reduction agreement is available on Daemen's TIAA-CREF homepage (as noted in the directions above), the Daemen College Employee Benefits page, and in the HR office.

We're Here to Help

If you need assistance with enrolling online, call TIAA-CREF at (800) 842-2888 Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature or visit tiaa-cref.org for details.

Investment products, insurance products 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-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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