

HOW TO ENROLL ONLINE

TIAA-CREF has made it easy for you to enroll online in the Minnesota State Colleges & Universities retirement programs.

BE READY WITH YOUR:

■ Investment choices and allocations

Go to www.tiaa-cref.org/mnscu to review your investment choices.

■ Online enrollment access codes:

Individual Retirement Account Plan (IRAP): **MnSCUIRAP**
Supplemental Retirement Plan (SRP): **MnSCUSR**
Tax Sheltered Annuity Plan (TSA): **MnSCUTSA**

■ Social Security number

■ Beneficiary's Social Security number, birth date and address

TO ENROLL ONLINE:

LOG IN TO www.tiaa-cref.org/mnscu AND CLICK "ENROLL NOW"

- Click "Enroll Now" at the next screen.
- Enter the access code for the appropriate plan.
- Click "Yes" if you are a returning user. Click "No" 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, clicking "Next" in the lower-right corner to advance each screen.

NOTE: At the allocations 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 "Congratulations" screen.

IMPORTANT:

You **must** complete and submit your election for salary deduction contributions to the **TSA** plan through Employee Self-Service.

Voluntary enrollment in the Tax Sheltered Annuity Plan (TSA) is not final until you elect your contribution amount on the Employee Self Service website.

1. Log on to the Self Service site
2. Select "Other Payroll"
3. Select "Savings Plans"
4. Select the "TSA-MnSCU" option
5. Enter your deduction amount: % or \$

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at **800 682-8969**, Monday through Friday, from 8 a.m. to 5 p.m. (CT). We will guide you through the online enrollment process.

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. There are risks when investing in securities. Read the prospectus before making any investment choices.

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

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