HOW TO ENROLL

TIAA-CREF has made it easy for you to enroll online in the Hope College’s retirement plans.

BE READY WITH YOUR:
- Investment Choices and allocations - the system will indicate which funds are available in your plan(s)
- Online enrollment access codes for the Hope College Invest Plan:
  1. Defined Contribution Retirement Plan…….150636
  2. Tax-Deferred Annuity Plan…………….150638
- Social Security Number
- Beneficiary’s Social Security number, birth date and address

TO ENROLL ONLINE:
- Log into [www.tiaa-cref.org](http://www.tiaa-cref.org)
- Locate “Open a New Account” and choose “Retirement Plans”
- Click “enroll online”
- Enter the access code 150636. 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 hand corner to advance each screen.
- If you wish to begin voluntary contributions to your TIAA, repeat this process using Access Code 150638 to establish this type of account as well.

IMPORTANT:
You must complete and submit a Salary Reduction Agreement form for your enrollment application to be processed:

COMPLETE YOUR SALARY REDUCTION AGREEMENT
Once you have completed your enrollment application, get a Salary Reduction Agreement form from the Human Resources office. Complete it and return it to the Human Resources office.

HELP IS READY FOR YOU
If you need assistance with enrolling online, call TIAA-CREF at 800 842-2776, Monday through Friday, from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. (ET). 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 59 ½. There are risks when investing in securities, including Lifecycle Funds. 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](http://www.tiaa-cref.org) to view or download a prospectus that contains this and other information. Please read the prospectus carefully before investing.