Fordham University recognizes the importance of providing you ways to plan for your financial future. Your retirement program is an important part of your overall benefits.

When creating your retirement strategy, within your plan you can take one of two approaches:

1. **Select a Lifecycle fund**
   Lifecycle funds allow you to delegate asset allocation and rebalancing decisions. You can choose the Lifecycle fund that most closely matches the year you plan to retire. For example, should you choose to retire at age 67 in 2044, you might consider the Lifecycle 2045 Fund. As with all mutual funds, the principal value of a Lifecycle fund isn’t guaranteed at any time and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.*

2. **Build your own retirement portfolio**
   Your plan offers a range of investment options from which to choose.

Learn more about your investment choices online at TIAA.org/fordham.
Welcome to your retirement program!

Quick guide to managing your retirement account online

To enroll:
- Go to TIAA.org/fordham.
- Click the enrollment button, then follow the online instructions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Important: Employees are eligible to make their own contributions provided they have completed and returned the necessary Salary Reduction Agreement to the Benefits Office. The Salary Reduction Agreement is available on the Begin Enrollment page or from your Benefits Office.

Log in to your account:
- Go to TIAA.org/fordham and click Log in in the top right-hand corner. If you are a first time user, select Register for online access.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.

Once logged in:

To change investments for future contributions:
- Click the ACTIONS tab and select Change your investments.
- Select Plan for the future and select the account/contract you would like to update and enter your investment instructions.

To transfer funds:
- In the ACTIONS menu, select Change your investments.
- Select Change Investments and select the account/contract you would like to update and enter your investment instructions.

To change your beneficiary designation:
In the ACTIONS menu, select Add/edit beneficiaries.
Welcome to your retirement program!

How we can help

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800-842-2252

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

Online: TIAA.org/retirementadvisor. Log in to your account and follow the on-screen instructions.

To schedule a one-on-one advice and education session, by phone or in person, call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET). Or visit TIAA.org/schedulenow.

Investment advice is not available to participants who reside outside of the United States.

TIAA offers many resources to help you learn more about saving and managing your finances. Visit TIAA.org/webinars to participate in live webinars or visit TIAA.org/advice to access information about budgeting, college savings, investing and more.

You can visit 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.
Welcome to your retirement program!

Get to know TIAA

A strong supporter on the road to retirement

Focused on your future

TIAA’s purpose has remained constant since TIAA was established a century ago: We’re here to help you save for—and generate income during—retirement. Over the years, we’ve regularly introduced enhancements to the ways we deliver on our purpose.

Guiding you to and through retirement

We offer retirement plan advice and education based on your needs. TIAA’s experience is built right into your retirement program. You have easy access to online tools at no additional cost to you.

How you can access advice and education

Online: Visit TIAA.org/retirementadvisor.

One-on-one advice sessions: To schedule your session, call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET). Or visit TIAA.org/schedulenow.

* Lifecycle funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the Lifecycle funds, there is exposure to the fees and expenses associated with the underlying mutual funds.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor’s personal advisor based on the investor’s own objectives and circumstances.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/fordham for details.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/fordham for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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