

Important

Employees are eligible to make their own contributions provided they have completed the necessary Salary Reduction Agreement, which is available from your Benefits Office.

You can receive personalized investment advice from TIAA-CREF. A TIAA-CREF Financial Consultant can help you select the mix of investment options appropriate for your retirement savings goals and risk tolerance. For more information, call 800 842-2252.

How to enroll online

TIAA-CREF makes it easy for you to enroll in the Union Public Schools 457(b) Plan

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

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your investment allocations. For information about your investment options, please go to **www.tiaa-cref.org/unionps** to review the menu

To enroll online

Go to **www.tiaa-cref.org/unionps**, and click *Enroll Now*. Next, click the plan name under the *Enroll Online* section. You will come to the *Welcome* page. Once on this page:

- If you are a first-time user: Click Register with TIAA-CREF to set up your User ID and password
- If you are a returning user: Enter your established TIAA-CREF User ID and click Log In
 - Follow the on-screen directions to complete your enrollment application.
 Note: At the allocation screen, click on any investment choice to view its fact sheet.
 - Print a confirmation page from the Thank You screen.

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., or Saturday 9 a.m. to 6 p.m. (ET).



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 www.tiaa-cref.org/unionps for details.

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 for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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