

How to Enroll into your TIAA/CREF Retirement Plan for Faculty & Professional Employees

TIAA-CREF has made it easy for you to enroll online in the Montana University System retirement program.

BE READY WITH YOUR:

■ Investment choices and allocations

Go to www.tiaa-cref.org/montana to review your investment choices including:

- One Decision Strategy – Allocate 100% of your investment to the TIAA-CREF Lifecycle Fund closest to your estimated year of retirement.
- Build Your Own Portfolio Strategy – Indicate the percentage of your contribution you want allocated to each fund/account you choose.

■ Social Security number

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

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2273, 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 59½. 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 tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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TO ENROLL ONLINE:

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

- Click on the link for the plans you want to enroll in.
- Follow the on-screen directions to complete your enrollment application.

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.

Montana University System



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FINANCIAL SERVICES
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ENROLL NOW

We are pleased to offer you the following options to enroll in your Montana University System retirement plan.

Enroll Online

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

- Your investment allocations, which you select from your [investment choices](#)
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

To enroll in a plan online, click on the access code below:

Institution Name	Faculty Plan Access Code	TDA Access Code
Montana State University - Bozeman	103228	103230
Montana State University - Billings	103224	103226
Montana State University - College of Technology	103236	103238
Montana State University - Northern	103232	103234
University of Montana	103240	103242

Enroll By Mail

To enroll using the paper form, follow these instructions:

- Click the link(s) below to download the enrollment materials:
 - [Montana University System Faculty Plan](#)
 - [Montana University System TDA Plan](#)
- Complete the fields as indicated
- Sign the forms as needed
- Submit the forms to:

Your Campus HR/Benefits Office

NOTE: For information on enrolling in the Montana University System Staff Plan, contact the Human Resources Office.

Also, to complete your enrollment in the Montana University System TDA Plan, you must complete and submit a Salary Reduction Agreement. Contact the Human Resources Office for a copy.