Kalamazoo College
Enrollment Instructions for TIAA-CREF 403(b) Retirement Plans

Kalamazoo College Tax Deferred Annuity Plan (TDA, Group SRA, GSRA)
- No service requirements; all non-student employees are eligible.
- Enroll at any time.

Kalamazoo College Defined Contribution Retirement Plan (DC Plan)
- You may enroll any time after meeting the requirement of two benefit-eligible service years at an institution of higher learning. If you have met part or all of this service requirement while employed at another institution, have your previous employer complete the Verification of Service Credit form (available from the Human Resources website).
- The College contributes an amount equal to 5% of salary and also matches employee contributions up to 5% of salary. (You must enroll with TIAA-CREF and give the Human Resources Office your Salary Reduction Agreement before College contributions can begin.)

To participate:
1. First, enroll online at www.tiaa-cref.org\kalamazoo
2. Then, complete and send a Salary Reduction Agreement (available from Human Resources web site) to Human Resources.

To enroll online:
1. Go to www.tiaa-cref.org\kalamazoo, click on “Enroll in Your Retirement Plan” located in the box on the right side of the page.

2. If previously a participant of TIAA-CREF and you have a user ID and password for secure access, enter your user ID in the box indicated and click the “Log In” button. If you are a first time user and need to create your user name and password then click “Register With TIAA-CREF.”

3. Follow the on-screen directions to complete your enrollment application. You will need to input the proper Kalamazoo College “Access Code” to ensure you enroll in the correct plan. Those codes are:
   - Access Code for Defined Contribution Retirement Plan is 101754.
   - Access Code for Tax Deferred Annuity Plan (GSRA) is 101755.

4. You will need to choose how your want your plan contributions to be invested. You can build your own portfolio or consider one of the TIAA-CREF Lifecycle mutual funds for a simplified one-decision investment strategy.

5. You will need to name a beneficiary for your retirement account. On the “Beneficiary” screen, you can choose to designate a beneficiary or if you prefer, you can skip this step. However, if you do not choose a beneficiary, your default beneficiary will be “your estate.”

6. Finally, review and confirm your choices. Print a confirmation page from the “Congratulations” screen.

7. After enrollment with TIAA-CREF is complete, before College contributions can begin, you must complete a Kalamazoo College Salary Reduction Agreement. You are not required to make contributions from your salary in order to receive the College’s 5% contribution, but you must submit a Salary Reduction Agreement to Human Resources before College contributions can begin. This form is available on the Human Resources website.

8. If you need assistance with enrolling online, call TIAA-CREF at 800 842-2273, Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. ET.

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