



How to enroll online

TIAA-CREF makes it easy for you to enroll in the Xavier University Retirement Plans

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

- Your investment allocation amounts/percentages for your investment choices; go to www.tiaa-cref.org/Xavier to review your options
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

To enroll online

Go to www.tiaa-cref.org/Xavier 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:

- Click "Register with TIAA-CREF" if you are a first-time user and need to create your User ID and password. Enter your User ID and click "Log In" if you already have an established TIAA-CREF User ID and password.
- 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.
- Next, 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., and Saturday, 9 a.m. to 6 p.m. (ET).

Important

Employees are eligible to make their own contributions provided they have completed the necessary salary reduction agreement, which is available at www.tiaa-cref.org/Xavier or your Benefits office.

For questions regarding your eligibility to contribute to the plan, please contact your Benefits Office or visit www.tiaa-cref.org/Xavier



Financial Services



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.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org 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/Xavier for a current 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, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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What sets TIAA-CREF apart

TIAA-CREF is the financial services organization of choice for 3.7 million of your colleagues in the academic, medical, governmental, cultural and research fields. At TIAA-CREF, we offer:

Investment options with proven historical track records¹

We offer choices like the TIAA Traditional Annuity, which provides a minimum guaranteed rate plus the opportunity for additional amounts.² The TIAA Traditional Annuity provides a good way to obtain guaranteed income during retirement.³ We also offer the TIAA Real Estate Account, a variable annuity account that invests in direct owned, income-producing commercial real estate.⁴

Objective investment advice

You can receive personalized, objective investment advice from TIAA-CREF.⁵ A TIAA-CREF Consultant can help you select the mix of accounts and funds appropriate for your retirement savings goals and risk tolerance. This service is available at *no additional cost to you*.

Low costs

TIAA-CREF's expenses are among the lowest in the variable annuity and mutual fund industries.⁶ Low costs mean that more of your money goes toward retirement savings.

Investment products that match your goals

We provide a full range of products and services to help meet your needs. From retirement accounts and brokerage services, to life insurance and mutual funds, we can help you make good choices for your unique financial situation.

A commitment to consistent performance

TIAA-CREF's commitment to consistent, long-term investment performance is supported by solid risk management built on years of experience. Our approach enables us to hold investments for extended periods through market ups and downs—a strategy that has achieved competitive returns over the long run.¹

¹Past performance cannot guarantee future results. ²These additional amounts, when declared, remain in effect for the declaration year, which begins each March 1. There is no assurance that additional amounts will be declared. ³TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes. Guarantees are based on TIAA's claims-paying ability. ⁴The real estate industry is subject to various risks including fluctuations in underlying property values, expenses and income, and potential environmental liabilities. ⁵Using an advice methodology from Ibbotson Associates, Inc. ⁶Morningstar Direct (September 2012) based on Morningstar expense comparisons by category. Please note that lower expenses do not mean higher returns.

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