Butler University Retirement Plan
Welcome to your retirement program!

Butler 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.

You’ll need to consider your investment options. When creating your retirement strategy, within your plan you can take one of two approaches:

1. Select a Lifecycle Index fund

Lifecycle Index funds allow you to delegate asset allocation and rebalancing decisions. You can choose the Lifecycle Index fund that most closely matches the year you plan to retire (generally age 65). For example, those who will turn age 65 in 2044 might consider the Lifecycle Index 2045 Fund. As with all mutual funds, the principal value of a Lifecycle Index 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/butler.

* Lifecycle Index fund 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 Index funds, there is exposure to the fees and expenses associated with the underlying mutual funds.
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Quick guide to managing your retirement account online

To enroll:
- Go to TIAA.org/butler.
- Click Enroll or Update to be taken to the Welcome page.
  - If you are a first-time user: Click Register with TIAA to create your user ID and password.
  - If you are a returning user: Enter your TIAA user ID and click Log in.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Log in to your account:
- Go to TIAA.org/butler and click Log in in the top right-hand corner. If you are a first time user, select Register with TIAA.
- 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 your contributions:
- From the ACTIONS menu, select Change your contributions.
- Update the percentage for your contributions and the date to make your change effective.

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.
## How we can help

**Online information and account access**

Use [TIAA.org/butler](https://TIAA.org/butler) to:

- Establish a secure user ID and password.
- Review and update your personal information.
- Update your beneficiary designation.
- Check account balances and confirm contributions.
- Change the investment of future contributions.
- Transfer assets among the plan’s investment options.
- View and research the performance of the plan’s investment options.
- Sign up for eDelivery of materials you’d prefer to receive by email.
- Access retirement planning tools and calculators.

**Automated phone access (available 24/7)**

800-842-2252

**Phone support**

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

**Retirement plan advice and education**

Online: [TIAA.org/retirementadvisor](https://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](tel:800-732-8353), weekdays, 8 a.m. to 8 p.m. (ET). Or visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

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

**Financial education**

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

**Online tools and calculators**

You can visit [TIAA.org/tools](https://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.
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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.