



# 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](https://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.

## **Quick guide to managing your retirement account online**

### **To enroll:**

- Go to [TIAA.org/butler](https://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](https://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*.

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### How we can help

<b>Online information and account access</b>	<p>Use <a href="https://www.tiaa.org/butler">TIAA.org/butler</a> to:</p> <ul style="list-style-type: none"><li>▪ Establish a secure user ID and password.</li><li>▪ Review and update your personal information.</li><li>▪ Update your beneficiary designation.</li><li>▪ Check account balances and confirm contributions.</li><li>▪ Change the investment of future contributions.</li><li>▪ Transfer assets among the plan's investment options.</li><li>▪ View and research the performance of the plan's investment options.</li><li>▪ Sign up for eDelivery of materials you'd prefer to receive by email.</li><li>▪ Access retirement planning tools and calculators.</li></ul>
<b>Automated phone access (available 24/7)</b>	<b>800-842-2252</b>
<b>Phone support</b>	Call <b>800-842-2252</b> , weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).
<b>Retirement plan advice and education</b>	<p><b>Online:</b> <a href="https://www.tiaa.org/retirementadvisor">TIAA.org/retirementadvisor</a>. Log in to your account and follow the on-screen instructions.</p> <p>To schedule a one-on-one advice and education session, by phone or in person, call TIAA at <b>800-732-8353</b>, weekdays, 8 a.m. to 8 p.m. (ET). Or visit <a href="https://www.tiaa.org/schedulenow">TIAA.org/schedulenow</a>. Investment advice is not available to participants who reside outside of the United States.</p>
<b>Financial education</b>	TIAA offers many resources to help you learn more about saving and managing your finances. Visit <a href="https://www.tiaa.org/webinars">TIAA.org/webinars</a> to participate in live webinars or visit <a href="https://www.tiaa.org/advice">TIAA.org/advice</a> to access information about budgeting, college savings, investing and more.
<b>Online tools and calculators</b>	<p>You can visit <a href="https://www.tiaa.org/tools">TIAA.org/tools</a> for interactive planning tools.</p> <ul style="list-style-type: none"><li>▪ Under <i>Retirement Planning</i>, select the <i>Retirement Goal Evaluator</i> for an estimate of how much of your salary you might be able to replace at retirement.</li><li>▪ Under <i>Taxes</i>, select the <i>Tax Advantage Calculator</i> to estimate the long-term growth potential of money contributed to a tax-deferred annuity.</li><li>▪ Under <i>Saving and Investing</i>, select the <i>Asset Allocation Evaluator</i> for sample portfolios based on your answers to a few questions.</li></ul>

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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](https://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](https://TIAA.org/schedulenow).

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**Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.**

**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 [TIAA.org/butler](https://TIAA.org/butler) for details.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/butler](https://TIAA.org/butler) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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