



## Quick guide to managing your retirement account online

### Access your account for the first time:

- Go to [TIAA.org/kenyon](https://TIAA.org/kenyon) and click on the *Log in* link in the top right corner. Select *Register for online access*.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.
- In the *My Account* drop-down menu, you can manage investment allocations, beneficiary designations and account information.

### Change investments for future contributions:

- Go to [TIAA.org/kenyon](https://TIAA.org/kenyon) and click *Log in*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Manage Investments*.
- Select *Change Allocation of Contributions* and select each account/contract you would like to update and enter your investment instructions.

### Transfer funds:

- Go to [TIAA.org/kenyon](https://TIAA.org/kenyon) and click *Log in*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Manage Investments*.
- Select *Change My Investments* and select each account/contract you would like to update and enter your investment instructions.

### Change beneficiary designation:

- Go to [TIAA.org/kenyon](https://TIAA.org/kenyon) and click *Log in*.
- Enter your TIAA user ID and password.
- In the *My Account* drop-down menu, select *Change Beneficiaries*.

## How we can help

<b>Online information and account access</b>	Use <a href="https://www.tiaa.org/kenyon">TIAA.org/kenyon</a> to: <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>▪ Get loan information.</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. (ET) and Saturdays, 9 a.m. to 6 p.m. (ET).
<b>Retirement plan advice and guidance</b>	<b>Online:</b> Go to <a href="https://www.tiaa.org/retirementadvisor">TIAA.org/retirementadvisor</a> . Log in to your account and follow the on-screen instructions.  To schedule a one-on-one advice and guidance 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.
<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/ve">TIAA.org/ve</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>	Go to <a href="https://www.tiaa.org/tools">TIAA.org/tools</a> for interactive planning tools. <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>

# Get to know TIAA and CREF

## A strong financial supporter on the road to retirement

### Focused on your future

TIAA's purpose has remained constant since TIAA was established nearly 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 guidance based on your needs. TIAA's experience is built right into your retirement program and based on your plan's investment options. You have easy access to online tools at no additional cost to you.

### Leadership you can count on—since 1918

TIAA is a leader in providing retirement plan services to nonprofits in the academic, cultural, governmental, medical, religious and research fields. We are trusted by 16,000 institutions across the nation.

### How to access advice and guidance

**Online:** Visit [TIAA.org/retirementadvisor](https://www.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://www.tiaa.org/schedulenow).



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**1918 | TIAA**

Teachers Insurance and  
Annuity Association  
of America created

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**1952 | CREF**

College Retirement  
Equities Fund created

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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/kenyon](https://www.tiaa.org/kenyon) 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/kenyon](https://www.tiaa.org/kenyon) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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**BUILT TO PERFORM.**

**CREATED TO SERVE.**



# Kenyon College Retirement Plans



Learn more about your investment choices online at [TIAA.org/kenyon](https://TIAA.org/kenyon).

## Welcome to your retirement program!

Kenyon College recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.

As a first step, Kenyon College has already enrolled you in the Retirement Plan. Now you'll need to consider your investment options. To learn more about the investment options available to you, visit [TIAA.org/kenyon](https://TIAA.org/kenyon). When creating your retirement strategy, you can take one of two approaches:

### 1. Choose a Lifecycle Fund

If you prefer to delegate asset allocation and rebalancing decisions, you may want to consider a Lifecycle Fund. You simply choose the fund that most closely matches the year you plan to retire (generally age 65). For example, if you will turn age 65 in 2044, you would consider the Lifecycle 2045 Fund. Please note that as with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed.\* Also, the target date represents an approximate date when investors may plan to begin withdrawing from the fund. However, there is no need to withdraw the funds at that target date.

### 2. Create your own retirement portfolio

If you're comfortable choosing investments and managing your own portfolio, your plan offers a range of investment options to help you pursue your savings goals.

\* These funds 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 funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well. After the target date has been reached, some of these funds may be merged into a fund with a focus on retirement income.



Kenyon College