



SDSU Foundation Defined Contribution Retirement Plan

SDSU Research Foundation recognizes the importance of providing you with a retirement plan. This is an important part of your overall benefits and can help you prepare for your financial future. When you enroll in the plan, you will be able to set your account to your preferences by establishing your contribution rate.

Step 1: Register

- Go to TIAA.org/sdsuf
- Click **Log in** in the upper right-hand corner
- Click **Need online access?**
- Enter your social security number and date of birth, and click **Next**
- Create a user ID
- Create a password
- Follow the prompts

Step 2: Enroll

- Go to TIAA.org/sdsuf
- Click **Enroll or Update**
- Click **Register Now** or if you have already registered, enter your information, and click **Log In**
- Click **Next**
- Follow the prompts

SDSU Research Foundation Retirement Plan features



To change your contributions:

- Go to Accounts
 - Click Manage Contributions
 - Update the percentage for your contributions and the date to make your change effective
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To change your investments for future contributions:

- Go to Accounts
 - Click Change retirement investments
 - Click Choose future Investments
 - Choose the contract that you'd like to change and click Next
 - Follow the prompts to make the changes
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To transfer assets among plan investments:

- Go to Accounts
 - Click Change retirement investments
 - Click Exchange
 - Choose the contract that you'd like to change and click Next
 - Follow the prompts to make the changes
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To change your beneficiary designation:

- Click on Profile
 - Click Manage beneficiaries
 - Follow the prompts to make the change
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Creating a retirement strategy that is right for you

1. Target Income Select Portfolios

The Target Income Select Portfolios offers you a convenient alternative to making your own choices from the retirement plan's investment lineup. Target Income Select Portfolios are professionally managed model portfolios that have a mix of investment options. Your model portfolio is selected based on your current age and projected retirement date. Over time, the service automatically rebalances your account to keep you on track with your retirement goals. The models also include the TIAA Traditional Annuity, giving you the option for guaranteed monthly income payments for life once you retire. San Diego State University Research Foundation has selected the Target Income Select Portfolios as the default investment for the plan. If you don't choose other investment options, a model portfolio will be selected for you.

2. Build your own retirement portfolio

Your plan offers a range of investment options from which to choose. Learn more about your choices at TIAA.org/sdsuf.

TIAA is here to help.

Not sure where to begin? Let us help you take the next step.

Manage your account.

Online

Visit tiaa.org/sdsuf and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the prompts to set up your account.

Phone

Call TIAA at 800-842-2252, weekdays, 5 a.m. to 7 p.m. PT.

Tools and resources you can use.

Webinars

Visit tiaa.org/webinars to find out more about managing your finances.

Online

Visit tiaa.org/learn for information about budgeting, investing, college savings and more.

Visit tiaa.org/tools for interactive planning tools.

Mobile

Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

Schedule an investment education and advice session.

TIAA financial consultants can help you understand your retirement plan benefits and provide investment recommendations, *at no additional cost to you*.

Online

Visit tiaa.org/schedulenow.

Phone

Call 800-732-8353, weekdays, 5 a.m. to 5 p.m. PT.

Disclosures

Advice (legal, tax, investment)

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa.org and enter the ticker in the site's search feature for details.

Target Income Select Portfolio model set

Target Income Select Portfolio model portfolios are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

Target Income Select Portfolios are administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC.

More information about Target Income Select Portfolios can be found at tiaa.org/sdsuf.

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You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to tiaa.org/sdsuf for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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