

Unlock what's possible

Do more with the OSU/A&M Voluntary Retirement Plans



Go all in on your future

While saving in the OSU/A&M mandatory plans is a good start for retirement, you'll want to be sure your savings keep pace with your goals. Fortunately, OSU/A&M offers options to save more.

If you are paid through the OSU/A&M payroll system, you can enroll in the voluntary retirement plans, regardless of your classification, percentage of time employed or length of appointment.

OSU/A&M Voluntary 403(b) Retirement Plan

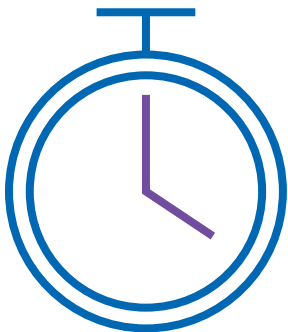
Contribute a portion of your salary pre-tax or choose the Roth option to contribute with after-tax dollars.

OSU/A&M Voluntary 457(b) Deferred Compensation Retirement Plan

Save a portion of your salary pre-tax to this nonqualified plan in addition to any 403(b) savings, up to IRS limits.

Start now to put time on your side

The voluntary plans are convenient ways to save on a regular basis and help meet your retirement goals. The sooner you enroll and start saving, the more time your money has to work for you through the power of compounding. Earnings on your savings are reinvested and may generate their own earnings.



Age 25
Starts saving \$200/Mo.

\$383,393
saved by age 65

Age 35
Starts saving \$200/Mo.

\$195,851
saved by age 65

\$24,000 more in contributions, \$187,542 more in savings

This illustration is purely hypothetical and is not intended to predict or project returns. Actual returns will vary. Assumes a 6% annual return until age 65. Visit <https://www.tiaa.org/public/learn/personal-finance-101/investing-101> to learn more.

Compare plans to find the right fit

All employees are eligible to contribute to the voluntary plans, and can start with just \$15 a month.

	OSU/A&M VOLUNTARY 403(b)	OSU/A&M VOLUNTARY 457(b)
Contribution type	Pre-tax or Roth after-tax contributions	Pre-tax
Employee contribution amount¹	Up to the annual IRS limit when combined with any Roth 403(b) contributions	Up to the annual IRS limit in addition to any 403(b) contributions
Catch-up contributions¹	Allowed up to the annual IRS limit if you are age 50 or older	
Immediate vesting	Yes, you own your contributions from day one.	Yes, you own your contributions from day one.
Earnings are tax deferred	Yes	Yes
Loans	Yes, only for pre-tax 403(b) savings Visit TIAA.org/Okstate , select <i>Plan details</i> for either plan, then <i>When can you take your money out</i> .	Yes
Tax-free qualified distribution	Yes for Roth distributions if eligibility criteria ² is met	No
Hardship withdrawal available³	Yes	No
Unforeseeable emergency withdrawal available⁴	No	Yes
Distributions permitted⁵	Yes for separation from service, age 59½ ⁵ , disability, financial hardship	Yes for separation from service OR disability OR age 70½

1. Visit IRS.gov or TIAA.org and search on contribution limits for the most up-to-date information.

2. Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

3. See TIAA.org/okstate for eligibility criteria.

4. May be subject to taxation if the distribution is not a qualified distribution.

5. A 10% IRS premature distribution penalty tax will apply to amount distributed prior to age 59½ unless an exception applies.

You're in the driver's seat

Select investment options from a range of asset classes, and make changes as your needs evolve. You'll want to consider your future goals, time to retirement, comfort with risk and costs as you make your decisions now and in the future. Visit [TIAA.org/okstate](https://www.tiaa.org/okstate) for a complete list of plans' investment options, including historical performance and fee information.

TYPES OF INVESTMENT OPTIONS

Lifecycle fund

If you prefer a simple, one-step approach to retirement investing

Choose a lifecycle fund for an easy hands-off approach to investing. These funds include diverse investments selected for potential growth in early years, then transition to more conservative options as you approach retirement.

Streamlined investment array

If you prefer to choose your own investments

Create your diversified portfolio from a wide range of investment options covering key asset classes—guaranteed (fixed and variable annuities), money market, fixed income, multi-asset, real estate and equities.

Self-directed brokerage account

If you're an experienced investor

Consider a brokerage account for access to thousands of mutual funds beyond the plans' lineup. There is no annual maintenance fee for brokerage services. Learn more at [TIAA.org/brokerage](https://www.tiaa.org/brokerage).

OSU/A&M doesn't select or monitor funds available through a brokerage account, and TIAA doesn't offer investment advice on brokerage investments.



Get help from a Financial Consultant

Visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT), to get advice about choosing a voluntary plan, how much to save, selecting and managing investments and more—all at no additional cost.

If you're already working with an independent advisor, have them call **888-842-0318** or email Advisorretirement@TIAA.org.

Ready, set, enroll

You'll need to decide how much money you want taken out of each paycheck, which plan to save in and choose your investments. You have two ways to get started:

Log in to TIAA.org/okstate

- Select *Ready to enroll*, then *Choose plan* for either the 403(b) or 457(b) plan.
- Download and complete the salary reduction agreement, and return it to HR, or follow the instructions for making your salary reduction online through my.okstate.edu.
- Choose *Begin enrollment* and follow the prompts to register and choose investments.

Enroll through my.okstate.edu if you are a full-time, benefits-eligible employee

- Log in and select the *Employee* tab, then *Benefits: Enroll, verify, Qualifying event, and New Hire Enrollment*.
- Follow instructions to enroll, and select your savings rate.
- Visit tiaa.org/okstate to register with TIAA and choose your investments.

Have questions?

About SRA paperwork

Contact your local HR office

About steps to enroll

Call TIAA at **800-842-2252**

Never too early to think about your legacy

Enrolling is a good time to decide who should benefit from your retirement plan savings down the road.

From your account on TIAA.org

- 1 Choose the **Action** tab
- 2 Select **Add/Edit beneficiaries**
- 3 Provide **beneficiary information and how much each should receive**



Call **800-842-2252**

For your protection, we'll mail you a form to complete. We cannot change information over the phone.



Less paper, more benefits

Choose e-delivery while enrolling in the plan for 24-hour access to your statements and increased security. You can also sign up later at TIAA.org/paperless.

Know the costs as you weigh your options

It's important to consider any fees and expenses associated with the voluntary plans' services and investment options. Some fees are associated with the administration of the plans and are shared by all participants. Other fees are paid only by you based on the specific investments and services you choose.



A deeper dive on fees

For a closer look at specific fees and expense ratios, select your plan on [TIAA.org/okstate](https://www.tiaa.org/okstate) and select the *Quarterly Investment Update* from the Fees section.

General recordkeeping and administration fees

These services include retirement plan recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of these expenses are fixed and others may vary from year to year.

The recordkeeping and administrative fees are assessed as a fixed percentage of each participant's overall account balance and reported on your quarterly statements from TIAA. An annual plan servicing fee of up to .055%, or \$0.55 per \$1,000 invested, will be assessed on each of your investments on a quarterly basis. This amount will be realized by deducting a fee from or applying a credit to each investment you choose within the plans. Each fee or credit will be applied to your account on the last business day of each quarter and identified as a "TIAA Plan Servicing Fee" or a "Plan Servicing Credit" on your quarterly statement.

Investment-related expenses

These fees, also called expense ratios, are charged by investment managers to cover the cost of managing investments and other associated services. They are assessed as a percentage of your assets in a specific investment. You pay only for the investments you select and in proportion to the amount of your investment.

For example, an expense ratio of 0.50% means a plan participant pays \$5 annually for every \$1,000 in assets.

Individual participant fees

These fees are charged only when you use certain plan features or services such as loans or brokerage.



Information when and how you want it



PHONE

Get information and assistance by calling **800-842-2252**, weekdays, 7 a.m. to 9 p.m. CST



ONLINE

Review investment options, update your portfolio and improve financial know-how at [TIAA.org/okstate](https://www.tiaa.org/okstate).



TIAA APP

Make transfers, check your balance and review plan information.



OSU/A&M Retirement Program
Achieve financial independence



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

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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/okstate 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/okstate for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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