

HOW TO ENROLL ONLINE

TIAA-CREF has made it easy for you to enroll online in the Minnesota State Colleges & Universities retirement program.

BE READY WITH YOUR:

■ Investment choices and allocations

Go to **www.tiaa-cref.org/mnscu** to review your investment choices including:

- One Decision Strategy – Allocate 100% of your investment to the TIAA-CREF Lifecycle Fund closest to your estimated year of retirement.
- Build Your Own Portfolio Strategy – Indicate the percentage of your contribution you want allocated to each fund/account you choose.

■ Social Security number

■ Beneficiary's Social Security number (optional), birth date and address

TO ENROLL ONLINE:

LOG IN TO **www.tiaa-cref.org/mnscu** AND CLICK “ENROLL NOW”

- Click on the link for the plans you want to enroll in.
- Follow the on-screen directions to complete your enrollment application.

NOTE: At the allocations screen, you can click on any investment choice to view its fact sheet.

Once you complete your enrollment, you can retrieve and print a confirmation page from the “Congratulations” screen.

IMPORTANT:

You must complete and submit your election for salary deduction contributions to the TSA plan through Employee Self-Service. Voluntary enrollment in the Tax Sheltered Annuity Plan (TSA) is not final until you elect your contribution amount on the State of Minnesota Employee Self Service website.

1. Log on to the Self Service site
2. Select “Other Payroll”
3. Select “Savings Plans”
4. Select “Input Deferred Comp/TSA Deduction”
5. Select “Add Savings Plan” button
6. Select “TSA-MnSCU” from the drop down menu at the Description box
7. Select (a) Start date for deductions and (b) Amount you want deducted from the “Before Tax” and/or “After Tax (Roth)” options

Note: You can enter either a lump sum amount or a percentage of your gross wages as the deduction amount.

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA-CREF at **800 682-8969**, Monday through Friday, from 8 a.m. to 5 p.m. (CT). We will guide you through the online enrollment process.

Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½. There are risks when investing in securities, including Lifecycle Funds. Read the prospectus before making any investment choices.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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