

HOW TO ENROLL ONLINE

You're only a few clicks away from enrolling with TIAA-CREF under Drexel University College of Medicine's **Retirement Annuity (RA)** plan.

Saving for retirement is a long-term commitment. Any withdrawals you make from your account may be subject to ordinary income tax, and possibly an additional 10% federal tax. Read the prospectus before making any investment choices.

Before you enroll, have the following information ready:

- Your investment allocations; review your choices at **www.tiaa-cref.org/drexelmed** and note your selections
- Your online enrollment access code: **PAFN27** (code is case sensitive)
- Your Social Security number
- Your beneficiary's Social Security number, birth date, and address

TO ENROLL ONLINE:

1. LOG ON TO **www.tiaa-cref.org/drexelmed** AND CLICK ENROLL NOW

2. REVIEW AND BE SURE YOU HAVE THE APPROPRIATE INFORMATION AND CLICK "ENROLL NOW" AGAIN

- Use the access code noted above
- Click "No" if you're a first-time user and need to create your user name and password
- Complete your personal information

3. CHOOSE THE RA PLAN

4. DESIGNATE YOUR INVESTMENT ALLOCATIONS

You have the opportunity to choose how much of your investment will be allocated to specific funds.

"One decision" choices

You can make one allocation decision and have your portfolio regularly adjusted to maintain the appropriate allocation as you approach retirement. Near the end of the investment choice list, you'll find the TIAA-CREF Lifecycle Funds. Choose the TIAA-CREF Lifecycle Fund that is closest to your estimated year of retirement.

Build your own portfolio

For the more "hands on" investor, use whole numbers to indicate the percentage of your contribution you want to allocate to each fund you choose.

5. NAME YOUR BENEFICIARY

6. REVIEW your personal information and allocations and make any modifications if necessary.

7. COMPLETE YOUR ONLINE SALARY REDUCTION AGREEMENT

Once you have completed the application, you will need to complete a Salary Reduction Agreement by clicking "GO" on the enrollment confirmation screen.

Once you complete your enrollment, you will receive a confirmation.

FOR HELP

If you need assistance with enrolling online, call TIAA-CREF at **800 842-2776**, weekdays from 8 a.m. to 10 p.m. (ET), and Saturdays from 9 a.m. to 6 p.m. (ET). We will guide you through the entire online enrollment process.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.tiaa-cref.org/drexelmed to view or download a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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