



Managing your retirement savings is getting easier

Clarkson University is adding some enhancements to the Clarkson University Pension Plan to give you more flexibility when making voluntary contributions.

Self-directed auto increase

You can set up self-directed automatic increase to help build your savings faster. Log in to your account any time after January 25, 2022, and select *Change your contributions* under the *Actions* menu. You can choose when you would like to automatically increase your voluntary contributions, the rate of the increase (percentage), and when you would like to start and stop the automatic increase.

Online salary deferral

The plan's new online salary deferral feature allows you to make changes to your contributions. Simply log in to your account at TIAA.org/clarkson any time after January 25, 2022. If you are a first-time user, click *Log in* in the upper-right corner, then follow the prompts to *Register for online access*.

There will be a brief quiet period from January 17 to 24, 2022, where you will not be able to make changes to your voluntary contribution rate or enroll in the plan. During this period, you can still access your account, request fund transfers, update your beneficiary or review investment performance.

These new features are designed to give you the tools you need to help you save more for retirement, but participation is not mandatory. If the timing for auto enroll or auto increase is not right for you, you can opt out, change or stop contributions at any time.

Help when you need it

A TIAA financial consultant can help you consider how to save more for retirement. You can call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), and schedule a session to:

- Understand all your investment options
- Determine how much to save
- Make informed choices and monitor your progress

This service is available as part of your retirement program *at no additional cost to you*.

Visit TIAA.org/clarkson anytime to learn more about your plan and its options.

KEY DATES

- January 17, 2022
End paper voluntary contribution Salary Reduction Agreements
- January 17, 2022
No new enrollment or contribution changes
- January 25, 2022
Online salary deferral and self-directed auto increase are available

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