

# HOW TO ENROLL ONLINE

You're only a few clicks away from enrolling with TIAA-CREF under the WSU Retirement Plan (WSU RP) and Tax-Deferred Investment (TDI) Plan. Once you've completed the online enrollment, you'll receive a verification message.

Remember, saving for retirement is a long-term commitment. Any withdrawals may be subject to ordinary income tax, and possibly, an additional federal 10 percent tax. Please read the prospectus before making any investment choices.

## TO ENROLL ONLINE:

1. Log on to the TIAA-CREF Web Center at [www.tiaa-cref.org](http://www.tiaa-cref.org)
2. In the upper right corner, click *Open An Account*
3. Click *Retirement Plans*
4. Click *Apply Online Now!*
5. Insert the appropriate access code: (*Codes are case sensitive.*)

**Faculty and Administrative Professional employees:** You are eligible to use TIAA-CREF under the WSU Retirement Plan and the TDI Plan. To enroll in one or both plans, type in **WA0537**.

**Classified employees:** You are eligible to use TIAA-CREF under the TDI Plan. To enroll, type in **WA1566**.

## CHOOSE THE PLAN YOU WISH TO ENROLL IN AND FOLLOW THE INSTRUCTIONS.

Before you make any investment decisions, it's important to determine your "risk tolerance." To help you with this, we have educational materials, calculators and portfolio models on our Web Center that can assist you with your asset allocation at [www.tiaa-cref.org](http://www.tiaa-cref.org).

A prospectus containing more information regarding the variable annuity accounts and mutual funds is also available on the Web Center and should be reviewed carefully before you allocate funds or make any changes.

## SALARY REDUCTION AGREEMENT

If you're enrolling in the WSU Retirement Plan, be sure to also complete the "TIAA-CREF Participation Election" form. If you're enrolling in the TDI Plan or changing your fund sponsor, complete the "Salary Reduction Agreement" form. Both forms are available through WSU Benefit Services or through [www.wsu.edu/benefits/forms/pdfforms.htm](http://www.wsu.edu/benefits/forms/pdfforms.htm). Mail the completed form(s) to Washington State University, Benefit Services, P.O. Box 641024, Pullman, WA 99164-1024.

## FOR HELP

For assistance with this process, please call TIAA-CREF at (800) 842-2888, weekdays from 5 a.m. to 7 p.m. PT, or Saturdays from 6 a.m. to 3 p.m. PT. 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 visit [www.tiaa-cref.org](http://www.tiaa-cref.org) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.*

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