



Welcome to the Macomb Community College Retirement Program!

Macomb Community College recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.

When creating your retirement strategy, you can take one of two approaches:

1. One-step investing:

If you prefer a hands-off approach to managing your portfolio, consider a Lifecycle Fund from the investment options. With Lifecycle Funds you only need to select the fund closest to the year of your expected retirement—and the fund's professional management will do the rest.*

2. Create your own retirement portfolio:

If you're comfortable choosing investments and managing your own portfolio, the active investing option may be right for you. The range of investment choices can help you effectively pursue your savings goals.

See details on the investment choices online at www.tiaa-cref.org/macomb.

Click on **Plans & Investments** and then select **Investment Choices** to view the individual fund information. You can change the allocations of your contributions at any time.

* Please note that as with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed. Also, the target date represents an approximate date when investors may plan to begin withdrawing from the fund. However, there is no need to withdraw the funds at that target date. After the target date has been reached, some of these funds may be merged into a fund with a more stable asset allocation.



Financial Services



Quick Guide for enrolling and making changes to your retirement account

To enroll online:

Online enrollment is the fastest and easiest way to enroll. Go to www.tiaa-cref.org/macomb and click *Enroll Now*.

- Click the plan name under the *Enroll Online* section to go to the *Welcome* page.
 - **If you are a first-time user:** Click *Register with TIAA-CREF* to set up your user ID and password.
 - **If you are a returning user:** Enter your established TIAA-CREF User ID and click *Log In*.
 - Follow the on-screen directions to complete your enrollment application.
- Note: At the allocation screen, click on any investment choice to view its fact sheet.
- Print a confirmation page from the *Thank You* screen.

Important: Employees are eligible to make their own contributions provided they have completed and returned the necessary Salary Reduction Agreement to the Human Resources Office. The Salary Reduction Agreement is available on the enrollment page.

Change the allocations of your contributions online:

- Go to www.tiaa-cref.org/macomb, click *Log In*.
- Enter your TIAA-CREF User ID and password.
- Select *MANAGE MY PORTFOLIO* drop-down menu.
- Select *Change Allocation of Contributions* for each contract/account you want to update, then follow the steps to reallocate.

Transfer funds online:

- Go to www.tiaa-cref.org/macomb, click *Log In*.
- Enter your TIAA-CREF User ID and password.
- Select *MANAGE MY PORTFOLIO* drop-down menu.
- Select *Change Investments* for each contract/account you want to update, then follow the steps to update your investments.

Change beneficiary designation online:

- Go to www.tiaa-cref.org/macomb, click *Log In*.
- Enter your TIAA-CREF User ID and password.
- Select *MANAGE MY PORTFOLIO* drop-down menu.
- Select *Beneficiaries* and enter your instructions.

Telephone: 800 842-2252 automated access available 24/7. To speak with a consultant, call Monday to Friday, 8 a.m. to 10 p.m. (ET), and Saturday, 9 a.m. to 6 p.m. (ET).

TIAA-CREF is here to help you.

TIAA-CREF will help you plan for your retirement. We offer tools and services to help you manage your retirement savings—and pursue your savings goals.

How we can help

Automated Phone Access (available 24/7)	800 842-2252
Phone Support	Call 800 842-2252 , Monday to Friday, 8 a.m. to 10 p.m. (ET), and Saturday, 9 a.m. to 6 p.m. (ET).
Online Information and Account Access	<p>www.tiaa-cref.org/macomb</p> <ul style="list-style-type: none">▪ Get a secure user ID and password.▪ Establish an automatic investment plan.▪ Make transfers and change your investment selections.▪ See and update your personal information.▪ Update your beneficiary designation.▪ Check account balances and confirm contributions.▪ Have account statements and other communications sent to you via email.▪ Get loan information.▪ Research information on your investment choices.▪ Access interactive retirement planning tools and calculators.
Retirement Plan Advice	<p>Online: Go to www.tiaa-cref.org/macomb. Log in to your account and select the <i>Advice & Guidance</i> tab.</p> <p>To schedule a One-on-One Counseling Session, via phone or in-person, call TIAA-CREF at 800 732-8353, Monday to Friday, 8 a.m. to 8 p.m. (ET). You can also schedule online at www.tiaa-cref.org/schedulenow.</p>
Investment Performance	For up-to-date performance on your retirement plan investment options: www.tiaa-cref.org/macomb .
Financial Education Seminars	TIAA-CREF conducts financial education seminars nationwide to help you make informed financial decisions. You can view TIAA-CREF financial education webinars on a variety of useful topics. Just go to www.tiaa-cref.org/financialeducation .
Online Calculators	<p>Go to www.tiaa-cref.org/tools for interactive planning tools, including:</p> <p>Retirement Goal Evaluator: Provides an estimate of how much of your salary you might be able to replace at retirement</p> <p>Asset Allocation Evaluator: Provides sample portfolios based on your answers to a few questions</p>

Get to know TIAA-CREF.



A strong financial supporter on the road to retirement

Focused on your future

For more than 95 years, TIAA-CREF has been dedicated to serving the needs of our participants—those, like you, who serve the good through your work in the academic, medical, governmental, cultural and research fields. And, because those needs are complex, we want to help you plan for the kind of retirement you deserve.

Guiding you to and through retirement

We offer retirement plan investment advice based on your needs. TIAA-CREF's experience is built right into your retirement program and based on your plan's investment options. You have easy access to online or One-on-One Counseling Sessions at no additional cost to you.

Leadership you can trust—since 1918

TIAA-CREF has been a leader in corporate governance for many years—long before these issues moved into the mainstream. Today, TIAA-CREF is trusted by a host of premier institutions across the nation.

1918 | TIAA

Teachers Insurance and
Annuity Association
of America created

1952 | CREF

College Retirement
Equities Fund created

HOW TO ACCESS ADVICE

Online: Visit
www.tiaa-cref.org/macomb.
Log in to your account
and select the *Advice &
Guidance* tab.

**One-on-One
Counseling Sessions:**
To schedule your session,
call TIAA-CREF at
800 732-8353, Monday
to Friday, 8 a.m. to
8 p.m. (ET). Or visit
www.tiaa-cref.org/schedulenow.

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 www.tiaa-cref.org/macomb for details.

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

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

©2014 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017