

# Managing your retirement savings just got easier

Carnegie Mellon University has added enhancements to the retirement plans. You now have more flexibility when making contributions and go to the same place to make changes to your contributions and investment options.

Starting today:

- **Online enrollment and salary deferral.** Enroll in the plans or change your contribution election (whole dollar amounts or percentage of pay) through a direct link located in Workday or by logging in to your account at [TIAA.org/carnegiemellon](https://TIAA.org/carnegiemellon).
- **Self-directed auto increase.** Set up self-directed automatic increase to help build your savings faster. Log in to your account and select *Manage contributions* under the *Accounts* menu and follow the prompts. You can choose when you would like to automatically increase your contributions, the amount or percentage of the increase, and when you would like to start and stop the automatic increase.
- **Easier access to your TIAA account.** You can securely access your TIAA account through a direct link located in Workday. You can also continue to log in to your account at [TIAA.org/carnegiemellon](https://TIAA.org/carnegiemellon).

## Don't have an online account?

Getting set up is easy. Visit [TIAA.org/carnegiemellon](https://TIAA.org/carnegiemellon). Go to *Log in* in the upper-right corner and then *Need online access?* and follow the prompts.

## Need assistance?

If you have any questions about the online navigation, please call TIAA at **800-842-2252**. Consultants are available weekdays, 8 a.m. to 10 p.m. (ET).

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**Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

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## 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/carnegiemellon](https://TIAA.org/carnegiemellon) anytime to learn more about your plan and its options.