

Managing your Carnegie Mellon University retirement plans made easy!

Financial education

TIAA has resources to help you learn more about saving and managing your finances. Visit [TIAA.org/webinars](https://www.tiaa.org/webinars) to participate in live webinars, or visit [TIAA.org/learn](https://www.tiaa.org/learn) to access information about budgeting, investing, college savings and more.

Online tools and calculators

Visit [TIAA.org/tools](https://www.tiaa.org/tools) for interactive planning tools.



Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

TIAA makes it easy to manage your financial future

If you are eligible for retirement plans, you can take action at [TIAA.org/carnegiemellon](https://www.tiaa.org/carnegiemellon).

To enroll, select the *Enroll or update* button. Then follow the prompts to:

- Log in
- Elect your contribution rate
- Select your investment choices
- Designate your beneficiary

Once enrolled, you can securely access your TIAA account by logging in at [TIAA.org/carnegiemellon](https://www.tiaa.org/carnegiemellon).

From the *Accounts* tab, you can:

- **Change the contribution amount.** Select *Manage contributions*. Update the dollar amount or percentage for your contributions and the date to make your change effective.
- **Set up the automatic increase feature.** On the *Manage contributions* screen, you may also elect the Auto Increase feature. This allows you to automatically increase your contributions to help save more for retirement. You can select the amount of the increase, the frequency and the start date.
- **Consider the Roth contribution option.** On the *Manage contributions* screen, you may choose to make Roth contributions to the retirement plan. With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.¹ You can make contributions either pretax, Roth, or a combination of both. To change how you contribute, simply complete the new electronic salary deferral agreement.
- **Change the investment of future contributions.** Select *Change retirement investments* and follow the prompts. Choose each account to update, then enter investment instructions.

- **Transfer assets among plan investment options.** Select *Change retirement investments* and follow the prompts. Choose each account to update, then enter investment instructions.
- **Update your beneficiary designation.** Select *View all actions*, then select *Add/edit beneficiaries* from the *All accounts* section. Then follow the prompts to add, change, or remove beneficiaries.
- **Take care of administrative needs.** From *View all actions*, you can:
 - Review and update your personal information
 - Check account balances and confirm contributions
 - View and research the performance of the plans' investment options
 - Choose eDelivery
 - Get loan information

Don't have an online account? Getting set up is easy. Visit TIAA.org/carnegiemellon and select *Log in* in the top right-hand corner, then *Need online access?*

We're here to help

Not sure where to begin? Let us help you take the next step!



**In person
or virtual**

Schedule a one-on-one advice session by calling TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or visiting TIAA.org/schedulenow. There is *no additional cost to you* for this service.



Phone

If you have any questions, call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).



Online

Manage your account online by going to TIAA.org/carnegiemellon and selecting *Log in*.

If you're new to TIAA, select *Log in*, then click *Need online access?* Follow the on-screen directions to gain online access to your account.

¹ Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% early distribution penalty tax may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

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