



How to access your account online

Managing your account is simple

The Carnegie Mellon University Faculty and Staff Retirement Plan along with TIAA make it easier than ever for you manage your account and plan for retirement.

To view/manage your account online:

- Go to TIAA.org/carnegiemellon.
- Select **Log in** at the upper right-hand side of the page.
- Log in to the secured site with your user id and password or if you are logging in for the first time, select **Register for online access**.
- Click on the *My Account* tab and then select the activity you wish to perform.

And don't worry...we're here to help!

You don't have to navigate your way through the process alone. Our experienced financial consultants are waiting to help you. To schedule a counseling session, visit TIAA.org/schedulenow or call TIAA at 800-732-8353 weekdays, 8 a.m. to 8 p.m. (ET).

Please Note:

To enroll for the first time or to change your employee supplemental contributions go online to Carnegie Mellon's web site to log in to Workday.



Why it's important to act now

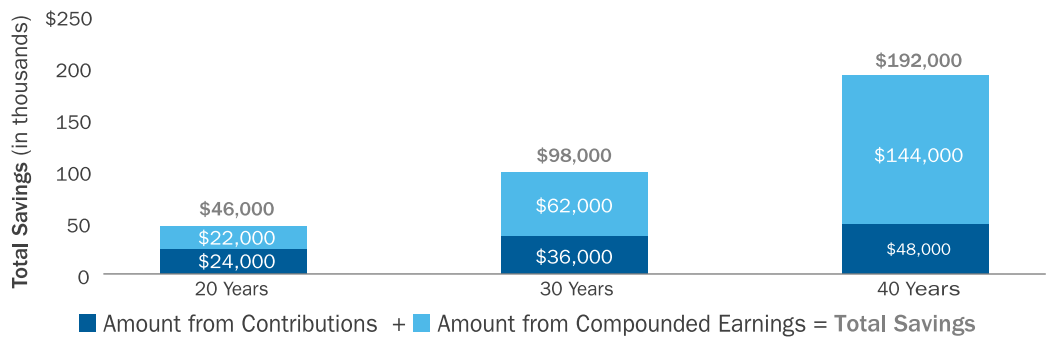
- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.¹
- Time is on your side: the earlier you act, the more it can do for you.

Contribute to the Carnegie Mellon University Faculty and Staff Retirement Plan today

Whether it's years down the road or just around the corner, the time to start saving for retirement is now

Time can have a significant impact on your retirement savings

The earlier contributions start, the more time and money can work through the power of compounding. There is a potential for growth on the funds contributed, and for growth on their earnings.



This graph represents a hypothetical illustration showing how much money a person would have if they saved \$100 a month for 20, 30 and 40 years. The illustration assumes a 6% annual return. It is purely hypothetical and is not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect deduction of expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.



¹ Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

² Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty. Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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