



### Important

Employees are eligible to make their own contributions provided they have completed the necessary salary reduction agreement, which is available at [www.tiaa-cref.org/spelman](http://www.tiaa-cref.org/spelman).

For questions regarding your eligibility to contribute to the plan, please contact your Office of Human Resources or visit [www.tiaa-cref.org/spelman](http://www.tiaa-cref.org/spelman).

## How to enroll online

### TIAA-CREF makes it easy for you to enroll in the Spelman College Retirement Plans

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your investment allocation amounts/percentages for your investment choices; go to [www.tiaa-cref.org/spelman](http://www.tiaa-cref.org/spelman) to review your options
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

### To enroll online

Go to [www.tiaa-cref.org/spelman](http://www.tiaa-cref.org/spelman) and click "Enroll Now." Next, click the plan name under the "Online Enrollment" section. You will come to the "Welcome" page. Once on this page:

- Click "Register with TIAA-CREF" if you are a first-time user and need to create your User ID and password. Enter your User ID and click "Log In" if you already have an established TIAA-CREF User ID and password.
- 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.
- Next, print a confirmation page from the "Thank You" screen.

### We're here to help

If you need assistance with enrolling online, call TIAA-CREF at **800 842-2888** Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).



### Financial Services



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.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](http://tiaa-cref.org) 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/spelman](http://www.tiaa-cref.org/spelman) for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.**

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