



Welcome to your Utah State University retirement plans

We're here to help

A complete description of the plans' investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at TIAA.org/utahstate.



Manage your account

Online

Visit TIAA.org/utahstate and log in. If you're new to TIAA, select *Login*, then *Need online access?* Follow the on-screen directions to set up your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 6 a.m. to 8 p.m. (MT).



Schedule an investment education and advice session

HUB International

Zac Huish, M.S., CAIA®, CFP®, MPAS®, APMA®, CRPS®, NQPA™,
Senior V.P. of Wealth Management

Email: zac.huish@hubinternational.com

Online: calendly.com/zachuish/financial-planning



TIAA

To talk to a TIAA financial consultant, call **800-732-8353**, weekdays, 6 a.m. to 6 p.m. (MT), or visit TIAA.org/schedulenow.

Utah State University recognizes the importance of providing you with a retirement program to help you prepare for your financial future. Utah State University will help you take the first step by enrolling you in the Utah State University retirement plans.

Two ways to contribute: In addition to the voluntary pretax contributions, you may make after-tax contributions with the Roth option. You may contribute up to a maximum amount determined annually by the IRS.

Quick guide to managing your retirement account online

When you enroll on your own, you will be able to elect your investment choices and beneficiaries by visiting TIAA.org/utahstate.

- Click the *Enroll or update* button, then follow the online instructions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print the confirmation page. You are now enrolled.

Important: Employees are eligible to make their own contributions, provided they have completed the salary payroll deduction form available from your Business Office.

Go to TIAA.org/utahstate and log in to your account. Select *Actions* to:

- Personalize your MyTRACK model or opt out and choose your own investments
- Update your investment elections for future contributions
- Transfer assets among other investment options
- Review or update your beneficiary designation(s)

When Enrolling at TIAA.org/enroll you will need to enter the Plan Access Code for USU Retirement Plans

401(a) 102846

403(b) and Roth 403(b) 102847

457(b) and Roth 457(b) 102848



UtahStateUniversity

You can choose which approach best fits your needs when creating your retirement strategy

Select a MyTRACK model

Each model includes a combination of investment options from the retirement plans' lineup. The mix of investments offers a specific balance of financial risk and reward, and takes into account your date of birth and your anticipated retirement age of 65. The investment allocation adjusts to become more conservative as you near and enter retirement. For example, if you were born in 1972, you have 13 years to retirement (based on a retirement age of 65). You would be defaulted into the model with 13 years to retirement.

You can personalize your model by updating your projected retirement age and answering a few questions about your tolerance for investment risk. The MyTRACK models offer three model sets—conservative, moderate and aggressive. The moderate model set is the plans' default investment option. Once you select a model portfolio, it will be periodically rebalanced based on your date of birth.

Build your own retirement portfolio

The plans offer a range of investment options from which to choose. Learn more about your investment choices online at TIAA.org/utahstate.

Retirement plan investment advice

Get personalized advice on the plans' investment options from HUB and TIAA.

Retirement and financial planning appointments with a Certified Financial Planner® from HUB International

The advisors from HUB International are available to support you in your retirement planning decisions. You will work with a Certified Financial Planner® who is a fiduciary and independent from your plan provider(s). They can help you choose from the various options available to you in the retirement plans, help to make sure you are on track to meet your financial goals, or assist you in making decisions as you transition into retirement.

Please contact:

Zac Huish, M.S., CAIA®, CFP®, MPAS®, APMA®, CRPS®, NQPA™, Senior V.P. of Wealth Management

Email: zac.huish@hubinternational.com

Online: calendly.com/zachuish/financial-planning



TIAA

For more than 100 years, TIAA has helped millions of participants prepare for retirement. TIAA representatives are available to help you understand your retirement plan benefits and provide investment recommendations to help you achieve your financial goals, *at no additional cost to you*.

To schedule an advice session with TIAA, call **800-732-8353**, weekdays, 6 a.m. to 6 p.m. (MT), or go online at TIAA.org/schedulenow.

Disclosures

Advice (legal, tax, investment)

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee.

TIAA and HUB, and any of their affiliates or subsidiaries, are not affiliated with or in any way related to each other. TIAA acts as recordkeeper for the plan and, in that capacity, is not a fiduciary to the plan. TIAA and HUB may also provide advice and education to plan participants. When TIAA provides advice on how to allocate investments, it takes fiduciary responsibility for that advice. TIAA is not responsible for the advice and education provided by HUB. HUB is not responsible for the advice and education provided by TIAA.

Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](https://www.tiaa.org) and enter the ticker in the site's search feature for details.

MyTRACK models

TIAA RetirePlus® model portfolios are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

TIAA RetirePlus Select® and TIAA RetirePlus Pro® are administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC.

More information about TIAA RetirePlus model portfolios can be found at [TIAA.org/utahstate](https://www.tiaa.org/utahstate).

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Roth retirement plan option

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

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. For governmental 457(b) plans, withdrawals are only allowed following separation from service or when you reach age 59½.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/utahstate](https://www.tiaa.org/utahstate) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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