



# Welcome to your Rider University Retirement Program!

Rider University recognizes the importance of providing you with ways to plan for your financial future. Your retirement program is an important part of your overall benefits.

Once you are hired, you have three options related to participating in the retirement plan:

- Enroll in the plan within 30 days of your hire date. You can contribute 5% of your pretax salary—and Rider University will contribute 5% more—to the investment options you choose in the Rider University Defined Contribution Plan. You determine your beneficiaries.<sup>1</sup>
- Take no action, and you will be automatically enrolled in the Rider University Defined Contribution Plan 30 days after your hire date. You will contribute 5% of your pretax salary to the plan and Rider University will contribute 5% more.<sup>1</sup> Contributions will be directed to the target-date fund closest to the year you reach age 65. Your beneficiary will be set to “Estate.” Keep in mind, you can always make updates to your account at any time. After 30 days of being auto enrolled into the Rider University Defined Contribution Plan, you have 90 days to request a withdrawal.
- Opt out of participating in the plan within 30 days of your hire date. You would not make any contributions nor would you receive Rider University’s 5% contribution. If you chose to opt out within the initial 30 days, you can enroll in the plan any time in the future.

If you want to contribute more than 5% toward retirement, consider enrolling in the Rider University Tax-Deferred Annuity Plan.

When creating your retirement strategy, you can take one of two approaches within your plan:

## 1. Select a T. Rowe Price Target-Date Retirement Fund

The T. Rowe Price Retirement Funds allow you to delegate asset allocation and rebalancing decisions. You can choose the Retirement Fund that most closely matches the year you plan to retire. For example, should you choose to retire at age 67 in 2044, you might consider the T. Rowe Price Retirement 2045 Fund. As with all mutual funds, the principal value of a target-date retirement fund isn’t guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.<sup>2</sup>

## 2. Build your own retirement portfolio

Your plan offers a range of investment options from which to choose.



Learn more about your investment choices online at [TIAA.org/rider](https://TIAA.org/rider).



## Quick guide to managing your retirement account online

### To enroll on your own:

- Go to [TIAA.org/rider](https://TIAA.org/rider).
- Click the enrollment 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 out the confirmation page. You are now enrolled.

**Important:** Employees are eligible to make their own contributions provided they have completed the salary deferral agreement that is available on the *Begin Enrollment* page at [TIAA.org/rider](https://TIAA.org/rider).

### Log in to your account:

- Go to [TIAA.org/rider](https://TIAA.org/rider) and click *Log in* in the top right-hand corner. If you are a first-time user, select *Register for online access*.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.

### Once logged in:

#### To change your contributions:

- From the *ACTIONS* menu, select *Change your contribution amount*.
- Update the percentage for your contributions and the date to make your change effective.

#### To change investments for future contributions:

- Click the *ACTIONS* menu and select *Change your investments*.
- Select *Choose future investments*, then *Make changes*, and select the account/contract you would like to update. You can then enter your investment instructions.

#### To transfer assets among plan investment options:

- In the *ACTIONS* menu, select *Change your investments*.
- Select *Exchange*, then *Make changes*, and select the account/contract you would like to update. You can then enter your investment instructions.

#### To change your beneficiary designation:

In the *ACTIONS* menu, select *Add/edit beneficiaries*.

## How we can help

<b>Online information and account access</b>	<p>Use <a href="https://TIAA.org/rider">TIAA.org/rider</a> to:</p> <ul style="list-style-type: none"><li>▪ Establish a secure user ID and password.</li><li>▪ Review and update your personal information.</li><li>▪ Update your beneficiary designation.</li><li>▪ Check account balances and confirm contributions.</li><li>▪ Change the investment of future contributions.</li><li>▪ Transfer assets among the plan's investment options.</li><li>▪ View and research the performance of the plan's investment options.</li><li>▪ Sign up for eDelivery of materials you'd prefer to receive by email.</li><li>▪ Access retirement planning tools and calculators.</li></ul>
<b>Automated phone access (available 24/7)</b>	<p>800-842-2252</p>
<b>Phone support</b>	<p>Call <b>800-842-2252</b>, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).</p>
<b>Retirement plan advice and education</b>	<p><b>Online:</b> <a href="https://TIAA.org/retirementadvisor">TIAA.org/retirementadvisor</a>. Log in to your account and follow the on-screen instructions.</p> <p>To schedule a one-on-one advice and education session, by phone or in person, call TIAA at <b>800-732-8353</b>, weekdays, 8 a.m. to 8 p.m. (ET). Or visit <a href="https://TIAA.org/schedulenow">TIAA.org/schedulenow</a>. Investment advice is not available to participants who reside outside of the United States.</p>
<b>Financial education</b>	<p>TIAA offers many resources to help you learn more about saving and managing your finances. Visit <a href="https://TIAA.org/webinars">TIAA.org/webinars</a> to participate in live webinars or visit <a href="https://TIAA.org">TIAA.org</a> to access information about budgeting, college savings, investing and more.</p>
<b>Online tools and calculators</b>	<p>You can visit <a href="https://TIAA.org/tools">TIAA.org/tools</a> for interactive planning tools.</p> <ul style="list-style-type: none"><li>▪ Under <i>Retirement Planning</i>, select the <i>Retirement Goal Evaluator</i> for an estimate of how much of your salary you might be able to replace at retirement.</li><li>▪ Under <i>Taxes</i>, select the <i>Tax Advantage Calculator</i> to estimate the long-term growth potential of money contributed to a tax-deferred annuity.</li><li>▪ Under <i>Saving and Investing</i>, select the <i>Asset Allocation Evaluator</i> for sample portfolios based on your answers to a few questions.</li></ul>

## Get to know TIAA

### A strong supporter on the road to retirement

#### Focused on your future

TIAA's purpose has remained constant since it was established a century ago: We're here to help you save for—and generate income during—retirement. Over the years, we've regularly introduced enhancements to the ways we deliver on our purpose.

#### Guiding you to and through retirement

We offer retirement plan advice and education based on your needs. TIAA's experience is built right into your retirement program. You have easy access to online tools *at no additional cost to you*.

#### How you can access advice and education

**Online:** Visit [TIAA.org/retirementadvisor](https://TIAA.org/retirementadvisor).

**One-on-one advice sessions:** To schedule your session, call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). Or visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

<sup>1</sup> You are always immediately vested in your contributions to the Rider Retirement Program. You will be vested in the Rider contributions after one year of service.

<sup>2</sup> Target-date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target-date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

**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.**

**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.**

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

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