



You can “retire” from constantly managing your retirement account

Retirement Plan Portfolio Manager can do the job for you

Dear Participant,

A new service is coming soon to your retirement plan. Instead of wondering if your portfolio needs adjusting every few months, Retirement Plan Portfolio Manager lets you delegate the job.

Put another way, Retirement Plan Portfolio Manager is an optional service designed to monitor your retirement account so you don't have to do all the work.

Retirement Plan Portfolio Manager provides investment advice based on your goals and needs. Also known as a managed account, the service gives you professional oversight and a systematic, disciplined approach to managing your money.

Your portfolio is reviewed on a quarterly basis—and adjusted as needed—to help keep it on track with your chosen allocations. Features include:

- Customized advice: Based on your goals, we'll help you decide how much to save, an appropriate asset mix and specific investment options.
- Ongoing monitoring and portfolio adjustments: We'll make adjustments based on market conditions and other factors that may affect your investments. These adjustments include quarterly asset reallocation and rebalancing.
- Modify direction as needed: You can update your preferences anytime and we'll fine-tune our recommendations.
- Quarterly statements: Show adjustments made to your portfolio so you can see your current investment mix.

How much does it cost?

If you enroll in this service, an annual fee of 0.30% would be deducted from your account on a quarterly basis. The fee is based on an average daily balance of your enrolled plan during the quarter. For example: If you had an average balance of \$10,000 in your account, the annual fee would be $\$10,000 \times 0.03 = \30.00 , a quarterly fee of \$7.50 which would be deducted on the first day of the subsequent quarter. Additional information will be available after November 17, 2017. Visit TIAA.org/opurp.

Service for Oregon Public Universities begins November 17, 2017

You can get started by contacting a TIAA financial consultant. Just call **855-728-8422**, weekdays, 5 a.m. to 4 p.m. (PT). Or if you prefer to enroll online, visit TIAA.org to log in to the secure site, and access the Retirement Advisor online tool under the *Insights* section on the *What We Offer* tab. Follow the steps in the tool to get your recommendations and sign up for the Retirement Plan Portfolio Manager.



Retirement Plan Portfolio Manager Program (the “Program”) is a discretionary fee-based asset allocation advisory program provided by TIAA, FSB. TIAA, FSB is an affiliate to TIAA-CREF Individual & Institutional Services, LLC (“Services, LLC”). The Program invests and manages Eligible Retirement Plan assets (“Retirement Assets”) on a discretionary basis. Retirement Assets are managed according to the advice provided by the Program’s independent financial service. The financial service is an unaffiliated registered investment adviser that has been retained to provide us with independent third-party investment recommendations for the Program.

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