



Welcome to your Wofford College retirement plans

Wofford College recognizes the importance of providing you with a retirement plan to help you prepare for your financial future.

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

Choose a Wofford College Lifecycle Retirement Series model portfolio

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 risk tolerance, current age and projected retirement date. The investment allocation adjusts to become more conservative as you near and enter retirement.

You can personalize your model by updating your projected retirement age and answering a few questions about your tolerance for investment risk. 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/wofford.

Quick guide to managing your retirement account online

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

- Click the *Ready to enroll* 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.

Once you're enrolled in the plans, you may log in to your account. Select *Actions* to:

- Personalize your model portfolio 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)



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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/wofford.



Manage your account

Online

Visit TIAA.org/wofford 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, 8 a.m. to 10 p.m. (ET).



Schedule an investment education and advice session

Online

Visit TIAA.org/schedulenow.

Phone

Call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

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.

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 and enter the ticker in the site's search feature for details.

Wofford College Lifecycle Retirement Series

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/wofford.

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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/wofford for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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