



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/bw, or your Human Resources office.

For questions regarding your eligibility to contribute to the plan, please contact your Human Resources Office at 440 826-2908 or visit www.tiaa-cref.org/bw.

You can receive personalized investment advice from TIAA-CREF. A TIAA-CREF Financial Consultant can help you select the mix of investment options appropriate for your retirement savings goals and risk tolerance. For more information, call 800 842-2252.



How to enroll online

TIAA-CREF makes it easy for you to enroll in the Baldwin Wallace University Retirement Plans

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

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your investment allocations. For information about your investment options, please go to www.tiaa-cref.org/bw to review the menu

To enroll online

Go to www.tiaa-cref.org/bw, and click *Enroll Now*. Next, click the plan name under the *Enroll Online* section. You will come to the *Welcome* page. Once on this page:

- **If you are a first-time user:** Click *Register with TIAA-CREF* to set up your User ID and password
- **If you are a returning user:** Enter your established TIAA-CREF User ID and click *Log In*
 - 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.
 - 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 800 842-2252 Monday through Friday, 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. (ET).



Financial Services



What sets TIAA-CREF apart?

Investing to achieve your personal financial goals often presents daunting challenges. At TIAA-CREF, we've always believed that well-thought-out retirement planning can help minimize many of those challenges. That's one of the most important reasons we're the financial organization that serves more than three million of your colleagues in the academic, medical, cultural and research fields. We offer:

A wide range of investment options

We offer choices like the TIAA Traditional Annuity, which provides a minimum guaranteed rate plus the opportunity for additional amounts.¹ The TIAA Traditional Annuity provides a good way to obtain guaranteed income during retirement.²

Low costs

TIAA-CREF's expenses are among the lowest in the variable annuity and mutual fund industries. Low costs mean that more of your money goes toward retirement savings.³

Investment products that match your goals

We provide a full range of products and services to help meet your needs. From retirement accounts and brokerage services, to life insurance and mutual funds, we can help you make solid choices for your unique financial situation.

¹ These additional amounts, when declared, remain in effect for the declaration year, which begins each March 1. There is no assurance that additional amounts will be declared.

² TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes. Guarantees are based on TIAA's claims-paying ability.

³ Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct (06/13), based on Morningstar expense comparisons by category. Please note: Lower expenses do not necessarily result in higher returns.

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 ttaa-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.ttaa-cref.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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