



# Ohio Wesleyan University retirement program features

Ohio Wesleyan University recognizes the importance of providing you with a retirement program, which is an important part of your overall benefits. Review the program features below that can help you prepare for your financial future and reach your retirement goals.

## Retirement program features and online management include:



**Automatic enrollment for newly hired employees.** Benefits eligible employees become eligible upon hire. Newly hired employees have 30 days to enroll or opt out of participating in the Ohio Wesleyan University retirement program. Visit [tiaa.org/owu](https://tiaa.org/owu) to make your selection.

If you don't enroll or opt out, you'll be automatically enrolled at 5% of your annual salary, and contributions will be directed to the lifecycle fund closest to your projected date of retirement. Your beneficiary information will be set to "Estate." Immediate action is required to review and update your beneficiary information.



**Online account management.** You can make updates to your account at any time at [tiaa.org/owu](https://tiaa.org/owu).



**Your contributions.** Eligible employees can make voluntary pretax contributions/Roth after-tax contributions to the program, up to a maximum amount determined annually by the IRS.



**Set up automatic increases.** You can elect to automatically increase your contributions to help save more for retirement. You select the amount of the increase, the frequency and when to start and stop.



**Employer contribution.** Ohio Wesleyan University employer contributions to the program on your behalf: for employees with less than two years of service equals up to 5% match; for employees with two or more years, the university contributes a fixed 8.7%.

# Quick guide to managing your retirement account online

Once enrolled, log in to your account to:

- Change your contribution amount
- Update your investment elections for future contributions
- Transfer existing balances among other investment options
- Review or update your personal information and beneficiary designation(s)

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



## SELECT A LIFECYCLE FUND

Lifecycle funds offer a mix of investments based on the number of years until you retire and automatically adjust over time to be more conservative. For example, should you choose to retire at age 67 in 2044, you might consider the lifecycle 2045 fund.



## CHOOSE PROFESSIONAL PORTFOLIO MANAGEMENT

The program offers Retirement Plan Portfolio Manager, a service that provides you with a personalized savings and investing plan and ongoing account management. The annual cost for this service is \$3 for every \$1,000 invested. Visit [tiaa.org/managemyretirement](https://tiaa.org/managemyretirement) to learn more.



## BUILD YOUR OWN RETIREMENT PORTFOLIO

The program offers a range of investment options to choose from, as well as access to additional mutual funds available through a self-directed brokerage account. Learn more about your investment choices online at [tiaa.org/owu](https://tiaa.org/owu).

## TIAA is here to help

Not sure where to begin? Let us help you take the next step.

### Manage your account

#### Online

Visit [tiaa.org/owu](https://tiaa.org/owu) and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the prompts to set up your account. To change your contributions, log in, click *Accounts* and select *Manage contributions*.

#### Phone

Call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.

### Tools and resources you can use

#### Webinars

Visit [tiaa.org/webinars](https://tiaa.org/webinars) to find out more about managing your finances.

#### Online

Visit [tiaa.org/learn](https://tiaa.org/learn) for information about budgeting, investing, college savings and more.

Visit [tiaa.org/tools](https://tiaa.org/tools) for interactive planning tools.

#### Mobile

Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

### Schedule an investment education and advice session

TIAA financial consultants can help you understand your retirement plan benefits and provide investment recommendations *at no additional cost to you*.

#### Online

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow).

#### Phone

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

# Disclosures

## **Advice (legal, tax, investment) or education**

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

Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

## **Brokerage services**

The brokerage account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address. Certain securities may not be suitable for all investors. Securities are subject to investment risk, including possible loss of the principal amount invested.

By opening a brokerage account, you will be charged a commission only on applicable transactions and other account-related fees in accordance with the TIAA Commission and Fee Schedule. Please visit [tiaa.org/sda\\_caa](https://www.tiaa.org/sda_caa). Other fees and expenses apply to a continued investment in the funds and are described in the funds' current prospectuses. Some securities may not be suitable for all investors.

TIAA Brokerage, a division of TIAA-CREF Individual and Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

## **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.

A lifecycle fund is a "fund of funds," primarily invested in shares of other mutual funds. The fund's investments are adjusted from more aggressive to more conservative over time as the target retirement date approaches. The principal value of a lifecycle fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date represents an approximate date when investors may plan to begin withdrawing from the fund. 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 more stable asset allocation. Also, please note that the lifecycle fund is selected for you based on your projected retirement date (assuming a retirement age of 65). Lifecycle 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 lifecycle funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well.

## **Retirement Plan Portfolio Manager**

The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Assets held in a brokerage window to an eligible retirement plan are not eligible for inclusion in the RPPM Program.

The Retirement Plan Portfolio Manager Program (Program) is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

## **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 59 ½ 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 59 ½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

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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/owu](https://tiaa.org/owu) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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