

Yale HUMAN RESOURCES
Benefits Planning

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Important information about your Yale retirement savings account

1175702-Reminder (04/19)

Take time to review the changes
to your Yale retirement
savings account.

Yale



Recent changes to the Yale retirement savings program

- **Yale Target-Date Plus Service**—an innovative new service that automatically selects and manages your Yale retirement savings program investments.
- **New investment lineup of 11 diversified investments**—allows you to choose your own investment strategy if you opt out of the default Yale Target-Date Plus Service.
- **Self-directed brokerage option**—provides additional choice. Yale neither selects nor monitors the investments in a brokerage account. Fees may apply.

Review your account

On March 4, 2019, all balances in **Vanguard or TIAA-CREF mutual funds** were automatically transferred to the Yale Target-Date Plus Service or the new investment strategy that you selected.

If you did not take action during the transition period, the Yale Target-Date Plus Service selected an age-appropriate model portfolio for you, beginning with a focus on growth in your early career, then gradually transitioning to more secure investments as you approach retirement age.

To view or make changes to your account: Log in at TIAA.org/Yale. To review or personalize the selection of your Target-Date Plus model portfolio, select *Personalize* (or *Update*). **To opt out of the service:** Scroll to the bottom of the screen to select *Stop using the Yale Target-Date Plus Service*. You can then choose your own investment strategy from the new investment lineup.

Remaining balances in legacy annuity investment options

Balances in the TIAA or CREF legacy annuity investment options listed below **did not transfer on March 4** and will remain invested as they are unless you direct otherwise.

- TIAA Traditional
- CREF Inflation-Linked Bond Account R3
- CREF Bond Market Account R3
- CREF Money Market Account R3
- CREF Equity Index Account R3
- CREF Social Choice Account R3
- CREF Global Equities Account R3
- CREF Stock Account R3
- CREF Growth Account R3
- TIAA Real Estate Account

You may transfer balances among these legacy annuity investment options (RA/GRA/SRA/GSRA/GA contracts); however, you cannot make any new contributions. You may also transfer legacy annuity account balances to the new investments; however, any money that you move out cannot be moved back.

The Yale Target-Date Plus Service considers any legacy annuity balances in your model portfolio's overall asset allocation. This can help protect your account from being overweighted in a particular asset class, and may result in an allocation that differs from the model portfolio's target allocation.

Have questions?



TIAA.org/Yale



855-250-5424

Log in to review your account information and beneficiary designation.

To schedule a one-on-one consultation with TIAA, log in or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

The Yale Target-Date Plus Service is Yale's new Qualified Default Investment Alternative (QDIA). Your mutual fund balances and any new contributions are invested in the new QDIA unless you direct otherwise. All photos courtesy of Yale University.