

PlanFocus® Reference Series: Navigating the site

Boost efficiency. Identify trends. Help drive results.

You can do all this and more with the vast array of tools, resources and information available on PlanFocus®.

This guide provides an overview of the navigation and key sections of the site to help you quickly find what you need and help you:

- Make informed decisions
- Measure your plan's effectiveness
- Help improve your employees' overall financial well-being

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**Click to be taken to
any section.**

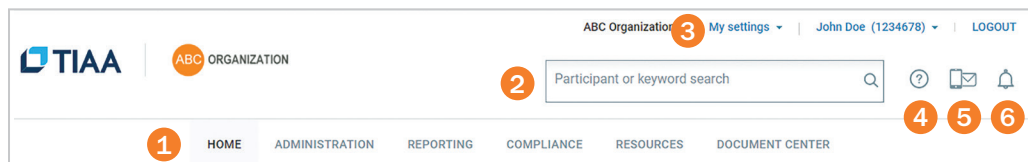
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Please note:

You may not see all the features described in this guide when you log in to PlanFocus. You'll only see the features applicable to your plan that you're entitled to access. Please contact your plan sponsor if you have any questions about your access level.

Navigation overview

PlanFocus enables you to access features and functionality with a single click. The following navigation appears at the top of every page:



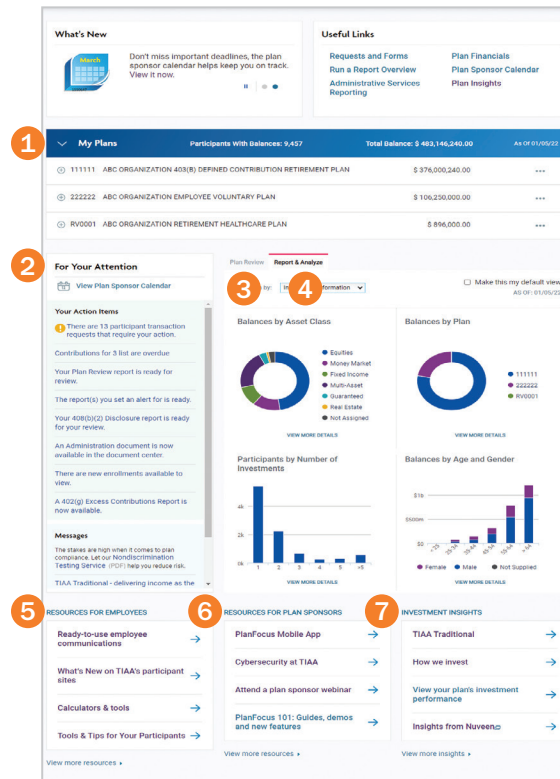
- 1. Menu Bar:** Using this bar is the easiest way to move around PlanFocus. Hover over a tab to see a menu of links. Select the tab or any link to go directly to your area of interest. More information about each tab is provided in this guide.
- 2. Search:** You can use this feature to search for participants in the plans and locations you are authorized to view, and to find content on PlanFocus and the public TIAA websites using keywords. To make searching faster, a list of participants matching your criteria will appear as you type. Simply select the participant you want and go directly to their information.
- 3. My Settings:** This link allows you to manage your profile, your personal settings, including your preferences for receiving email alerts and prospectuses as well as your security profile.
- 4. Need Help?:** Here you will find helpful information that is specific to where you are on the site.
- 5. TIAA Contacts:** Easily access contact information for both you and your participants.
- 6. Alerts:** This link provides a list of action items to help you manage your most time-sensitive tasks.

Please note:

You may not see all these features on the home page. You'll only see the ones applicable to your plan that you're entitled to access. Please contact your plan sponsor if you have any questions about your access level.

PlanFocus home page

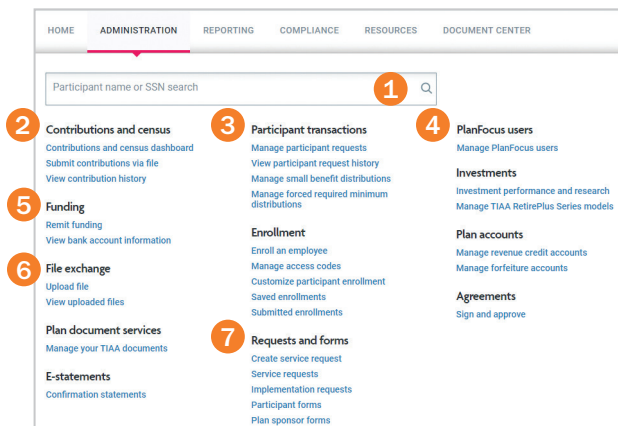
The PlanFocus home page is an easy-to-scan snapshot of plan and participant information and content pulled from the entire website. It's the gateway to the site's many features and benefits.



1. **My Plans:** Shows key data for all of your plans combined, as well as for each plan individually.
2. **For Your Attention:** Shows items that need action, including time-sensitive tasks, alerts and messages to help you keep your plans on track.
3. **Plan Review:** Provides plan-specific insights, information and peer benchmarks (for plans providing salary information) to help you evaluate your retirement plan and identify opportunities for improvement.
4. **Report & Analyze:** Shows combined data for all your plans to complement the information in My Plans.
5. **Resources for Employees:** Offers articles, calculators and more to help you educate and engage employees.
6. **Resources for Plan Sponsors:** Offers videos, webinars and reference guides to help make plan management easier.
7. **Investment Insights:** Provides TIAA commentaries and perspectives on the financial markets and the economy.

Administration tab

The Administration tab is your take action tab. This is where you go to complete administrative-related tasks.



Some of the key tasks you can perform in this area of PlanFocus include:

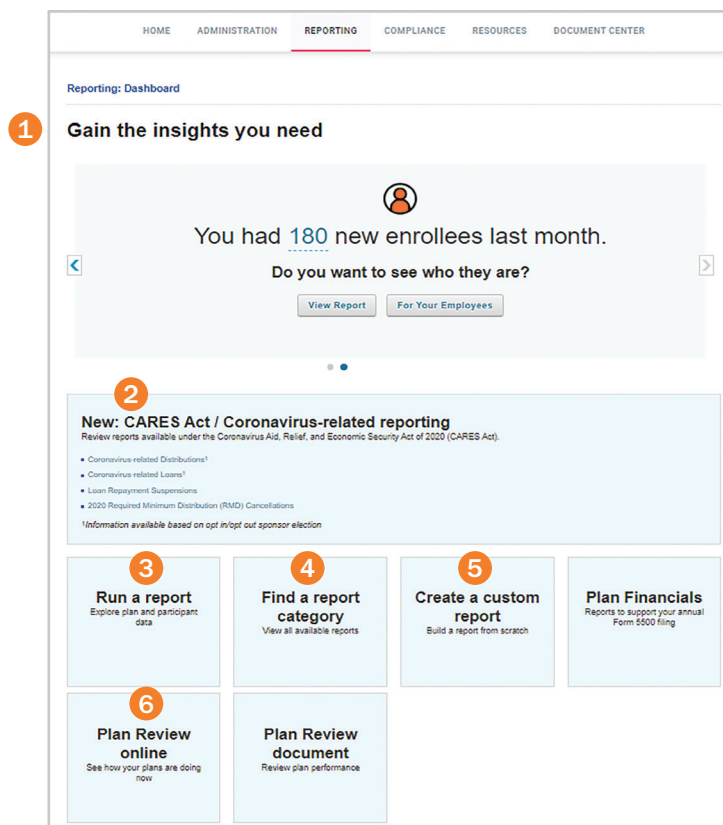
1. **Searching for participants:** The search field is the quickest way to access information for a specific individual. Once you're on the participant's page, you can take necessary actions, such as update their mailing address or employment status.
2. **Processing contributions:** The online contribution features, accessed from the "Manage Online Contribution List" link, help make sure your remittance lists are submitted in good order, resulting in faster service and more timely reporting.
3. **Reviewing participant transactions:** Our streamlined process enables you to review and approve requests with a few simple clicks, saving time and reducing the need for paper forms. See the *Reviewing Participant Transactions* guide for more information.
4. **PlanFocus users (Sponsors and Responsibility Owners only):** You can add or delete users, including third parties such as auditors and consultants, and change a user's access level. See the *Managing Site Users* guide for more information.
5. **Remit funding:** Here you can remit funding of contributions through electronic funds transfer (EFT).
6. **Uploading files:** File exchange provides a convenient way to submit plan and participant data to TIAA and view uploaded files.
7. **Submitting requests and finding forms:** Here you can submit service requests, check on the status of service or implementation requests, and find online and downloadable participant and plan sponsor forms.

In addition, you can use the Administration tab to:

- Enroll employees
- View performance for your plan's investment options
- Manage your forfeiture accounts, if applicable
- Manage your Revenue Credit Account, if applicable


Reporting tab

The Reporting tab provides a central location for getting plan information. Through predefined and custom reports, you can identify plan and participant trends, set and measure goals, and develop targeted communication strategies.




1. **Gain the insights you need** shows a number of key indicators for your plan, with links to impacted participants and supporting educational material to help you keep abreast of plan trends.
2. **CARES Act/Coronavirus-related reporting** provides four different coronavirus-related distribution reports.
3. **Run a report** allows you to review, analyze and evaluate different aspects of your plan—including investments, enrollments, contributions and more—using predefined reports on multiple topics. You can refine the results by plan, time frame and other factors.
4. **Find a report category** provides an overview of the predefined reports available and quick access to the reports.
5. **Create a custom report** allows you to combine data the way you want for a more in-depth analysis of your plan. You decide what information to include and how it will appear in the report.
6. **Plan Review online** provides key plan information, insights and peer benchmarks (for plans providing salary information) to help you evaluate your retirement plan and identify opportunities for improvement.


Reporting tab, continued

7  **Key business questions** [See more](#)


- Which participants are default investors, in which asset classes? ›
- Which participants are enrolled in QDIA plans? ›
- Which employees are eligible, but not participating? ›
- What is the total of contributions this year by default investors? ›

8  **Scheduled reports ready for your review** [See more](#)

Scheduled report name <small>Created 18/09/2017</small>	⋮
Total contribution by asset class and source this year <small>Created 18/09/2017</small>	⋮
Number of participants with an outstanding loan <small>Created 18/09/2017</small>	⋮
Another scheduled report name <small>Created 18/09/2017</small>	⋮

9  **Reports you created** [See more](#)

# of participants with a balance	⋮
Eligibility status of employees	⋮
Counts of participants by salary deferral status	⋮
# of participants with an outstanding loan	⋮
Create a custom report +	

10  **Reports others created** [See more](#)

of participants with a balance
Eligibility status of employees
Counts of participants by salary deferral status
of participants with an outstanding loan
Total contribution with a loan

- 7. Key business questions** helps you quickly evaluate aspects of your plan that can impact overall performance.
- 8. Scheduled reports ready for your review** gives you easy access to your scheduled reports.
- 9. Reports you created** keeps your previous reports handy and links you to the custom reporting feature for further insights.
- 10. Reports others created** allows you to see all the reports created by your colleagues to help save you time.

Compliance tab

With increasingly complex regulations, keeping your plan compliant can be a challenge. That's why we've broken the process into three easy-to-manage steps.

The screenshot shows the 'COMPLIANCE' tab selected in a navigation bar with other tabs: HOME, ADMINISTRATION, REPORTING, COMPLIANCE, RESOURCES, and DOCUMENT CENTER. Below the navigation bar, there is an information icon and a tip: 'Reports to support for annual For 5500 filing can be found under [Plan Financials](#)'. The main content area is divided into three columns:

- Plan rules**
 - [View plan rules](#)
- Education**
 - [Plan documents](#)
 - [Investment oversight](#)
 - [Compliance monitoring](#)
 - [Financial reporting & plan audit](#)
 - [Service & fee disclosures](#)
 - [Plan contribution and benefit limits](#)
- Plan-specific reports**
 - [Plan financials](#)
 - [Requested audit documentation](#)
 - [Plan sponsor 408\(b\)\(2\) service & fee disclosures](#)
 - [Plan economics reconciliation](#)
 - [Plan servicing credit transactions](#)
 - [Disclosure assist](#)
 - [Auto enroll notices](#)
 - [Auto save notice](#)
 - [QDIA notices](#)
- Tools & services**
 - [Plan sponsor calendar](#)
 - [401\(m\) matching test software](#)
 - [TIAA fiduciary & compliance services](#)
- Attestations**
 - [Response center](#)

The screenshot shows the 'Overview' section of the Compliance page. It features an introductory paragraph: 'Continued industry and regulatory efforts to improve retirement readiness, promote transparency, and enhance benefit security have increased your responsibilities as a plan sponsor. Here's where to learn what you need to do in relation to Plan Documents, Investment Oversight, Compliance Monitoring, Financial Reporting & Plan Audit, and Service & Fee Disclosure.' Below this, three steps are outlined:

- Step 1: Understand your responsibilities**
Read [Best Practices for Confident Plan Compliance \(PDF\)](#) for an overview of responsibilities and suggested approaches for meeting them. [Click here](#) for additional detailed resources, guides and information on how TIAA can help.
- Step 2: Check your plan's compliance**
Use our [Fiduciary and Compliance Checklist \(PDF\)](#) to quickly assess your plan's status and identify opportunities for process improvement.
- Step 3: Establish processes to get or keep on track**
Take action with our [Plan Governance Toolkit \(PDF\)](#). It takes recommended processes outlined in the Fiduciary & Compliance Checklist, suggests what you should have on file to document them, and provides tools and templates to get you started. Don't forget to monitor the [Compliance Calendar](#) on the right for a snapshot of upcoming deadlines for your plan year-end.

On the right side of the page, there are three callout boxes:

- TIAA meets Reg BI and Form CRS requirements** - [Learn More](#)
- SECURE Act Update** - [Fiduciary Safe Harbor for Annuity Provider Selection](#) - [Click here](#) for TIAA's written representation that plan sponsors can rely on for compliance.
- Plan Sponsor Calendar**

Step 1: Understand your responsibilities.

Step 2: Check your plan's compliance.

Step 3: Establish processes to get or keep on track.

Included in each step are tools and resources such as the *Plan Governance Toolkit*, *Fiduciary and Compliance Checklist* and *Plan Sponsor Calendar* (tailored to your plan year-end) to help you understand and fulfill your responsibilities.

Resources tab

The Resources tab provides helpful information for you and your participants.

HOME ADMINISTRATION REPORTING COMPLIANCE **RESOURCES** DOCUMENT CENTER

Resources: Overview

Resources for you and your employees

Learn more about resources available to you and your employees to help you manage your plan and better prepare your employees for retirement.

- 1 Resources for Employees
- 2 Resources for Plan Sponsors
- 3 Investment Insights

PlanFocus 101

View a wide variety of tools, including short videos and guides to help you make the most of PlanFocus.

4 View PlanFocus 101

1. **Resources for Employees** includes articles and materials that you can use to help engage your participants and promote retirement readiness.
2. **Resources for Plan Sponsors** is where you'll find research from our institute, register for upcoming webinars, and access views and commentary on key topics to help drive better outcomes.
3. **Investment Insights** is where you can tap into market commentaries and perspectives, and get pricing and performance information.
4. **PlanFocus 101** is your go-to location for step-by-step guides and videos to help you make the most of PlanFocus.

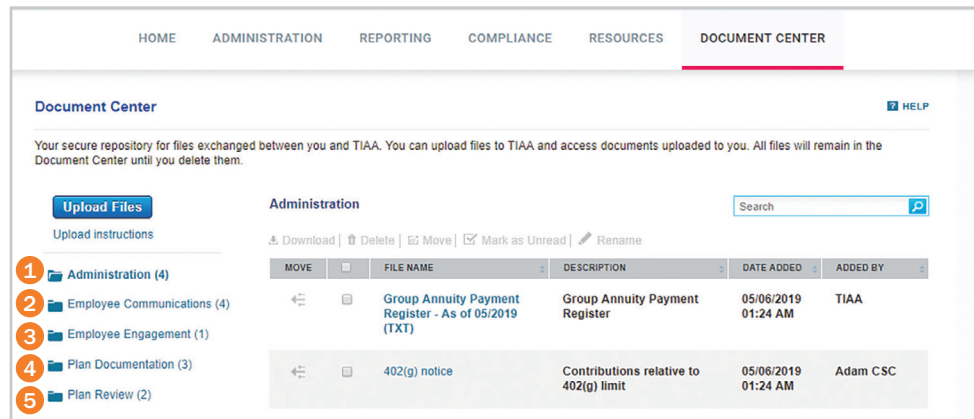
Document Center tab

Note:

Please continue to send your contribution files through your current process.

The Document Center tab is your virtual filing cabinet, providing easy access to important documents. You can upload documents/files and view those uploaded by TIAA. Email notifications are sent when new documents are uploaded by TIAA.

This is where you should upload documents with sensitive data instead of sending it to TIAA via email as it is the most secure way of sharing information with us.



The files are organized into the following folders according to their category and content and will appear based on your entitlements.

1. **Administration:** Documents related to the day-to-day administration of your plans, such as plan adjustment confirmations.
2. **Employee Communications:** Documents to support your employee communications and campaigns, such as QDIA notices and new fund announcement letters.
3. **Employee Engagement:** Reports highlighting results of employee communications and education campaigns.
4. **Plan Documentation:** Documents related to plan rules, agreements, provisions and amendments.
5. **Plan Review:** An electronic copy of your annual Plan Review report.

You can also use the Document Center to upload files—such as plan documents or investment policy statements—to TIAA instead of emailing or faxing them to us. All you have to do is:

- Click *Upload Files*.
- Select the file(s) you want.
- Choose the applicable Document Center folder.
- Indicate who at TIAA should be notified that the file was added.
- Accept the terms of use and click *Upload*.

The folders you are able to view are based on your access rights.

See the *Document Center guide* for more information.

Questions?



Go to PlanFocus 101 under the Resources tab



Contact your TIAA representative



Call the Administrator Telephone Center at 888-842-7782, weekdays, 8 a.m. to 8 p.m. (ET)



This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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