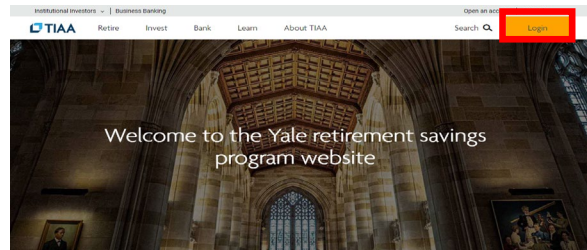
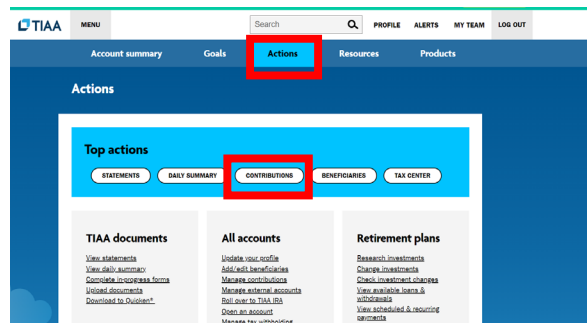


How to change your employee contribution online at TIAA.org/Yale

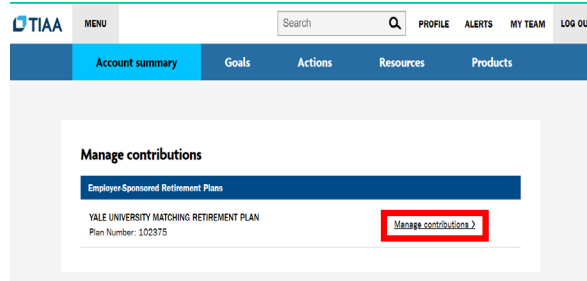
Step 1: Visit TIAA.org/Yale and select **Login**. Enter your User ID and password to Login; or select **Register with TIAA** and follow the prompts if you have not yet registered.



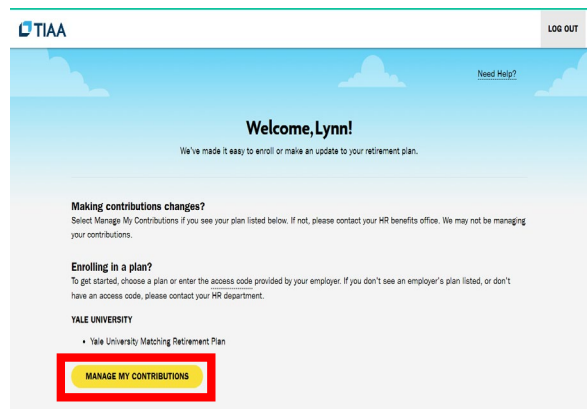
Step 2: Select the **Actions** tab at the top, then **Contributions** under the **Top actions** section.



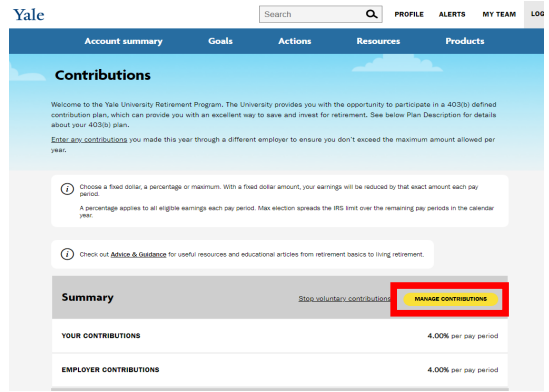
Step 3: Select **Manage Contributions**, on the Manage contributions page.



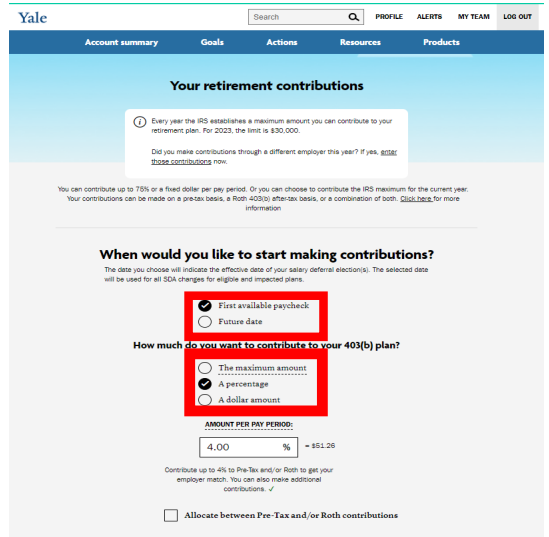
Step 4: Select **Manage My Contributions**.



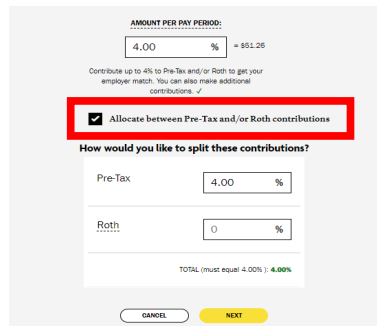
Step 5: Select **Manage Contributions**, on the Contributions page.



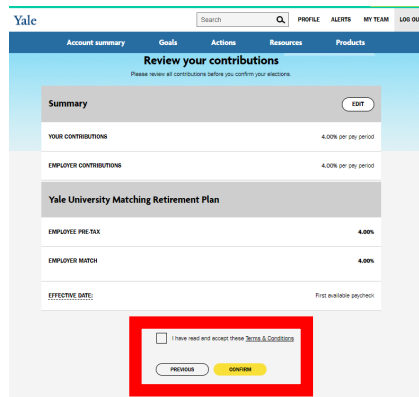
Step 6: Select **First Available Paycheck (or Future Date)**, and **A Percentage (or A Dollar Amount)** on the Your retirement contributions page.



Step 7: Select **Allocate between Pre-tax and/or Roth contributions**, then enter percentages that add up to the percentage in step 6.



Step 8: Select **I have read and accept these Terms & Conditions**, and **Confirm**.



Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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