

Know where you're going. And how to get there.

Announcing enhancements to the Iowa State University retirement plans at TIAA

Iowa State University is enhancing the retirement benefits for all plan participants at TIAA with new investment options and services starting in April 2025.

Carefully review this guide for details about the plan updates. You'll find information about new investment choices, opportunities for investment advice, and more.

The enhancements impact the following plans:

IOWA STATE UNIVERSITY*	AMES NATIONAL LABORATORY
<ul style="list-style-type: none">• Iowa State University Retirement Plan• Iowa State University Tax Deferred Annuity Plan• ISU 457(b) Deferred Compensation Plan	<ul style="list-style-type: none">• Iowa State University-Ames Laboratory Retirement Plan• Ames Laboratory Tax Deferred Annuity Plan• Ames Lab ISU 457(b) Deferred Compensation Plan

* The Iowa State University Qualified Government Excess Benefit Plan and Iowa State University Restricted Qualified Retirement Plan are also included in these enhancements and noted in the materials where any changes may be different for these two plans. The Iowa State Memorial Union 403(b) Defined Contribution (DC) and Tax Deferred Annuity (TDA) Plans **are not included** in these updates.



IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Contents

Enhanced features to help you plan and save for retirement	3
Key dates for retirement plan updates	4
Action steps for the updates	5
Iowa State RetireOnTrack evolves with you	6
New investment lineup	10
Your transition experience	12
Introducing a self-directed brokerage option	16
Retirement planning resources	17
Q&A	18
Disclosures	20
Manage your account	Back cover

Enhanced features to help you plan and save for retirement

Iowa State University is making the enhancements described below to the retirement plans with TIAA. These updates begin Apr. 16, 2025.

- **New default investment option: Iowa State RetireOnTrack.** The TIAA plan default investment option will be updated. It will transition from the current lifecycle funds to a new offering called Iowa State RetireOnTrack. This new option automatically manages your investments, making it easier for you to stay on track with your retirement goals. As the new plan default, a moderate portfolio will be selected for you if you don't choose another investment option during the transition.
- **New investment options.** Iowa State University—working with OneDigital, an independent investment advisor—carefully selected a range of investments, including some with lower costs. A self-directed brokerage account will be added, providing access to additional investment choices.
- **New account.** As a plan participant, you will be enrolled in a new Retirement Choice Plus plan account with TIAA if you don't already have one.
- **Existing balance transfer.** Your eligible account balances will be transferred to the Iowa State RetireOnTrack moderate portfolio unless you choose alternate options during the investment election window.
- **Retirement plan investment advice.** You can continue to receive advice on the investment options from a TIAA financial consultant.



No longer employed by Iowa State University?

Although you are not actively contributing to the retirement program, you have balances in one or more accounts. Please review this information and consider attending a webinar or one-on-one session with TIAA to learn how the changes may affect you.

Key dates for retirement plan updates

DATES (2025)	EVENTS
Apr. 8–25	Informational webinars, onsite seminars and one-on-one sessions regarding the plan changes occur.
Apr. 16	Enrollment in a new plan account with TIAA (if needed) is expected to occur. You will receive an enrollment confirmation.
Apr. 16–21, at 3 p.m. CT	Investment selection period to update your future contributions and balances before the changes take place. If you make no changes, your eligible account balances will transfer to the Iowa State RetireOnTrack moderate portfolio selected for you.
Week of Apr. 21	Eligible account balances transfer to the new investment options.
Apr. 25 and 30	New accounts/investment options receive the first payroll contributions.

Action steps for the updates

1 Before the updates begin

- Review the new investment options.
- Attend an online webinar or onsite seminar to get answers to your questions.

2 During the investment selection period beginning Apr. 16, 2025, and ending Apr. 21, 2025, at 3 p.m. CT

- Access your account online at tiaa.org/iastate and log in with your TIAA user ID and password to review and update your beneficiary information.
- Select new investment options for future contributions and existing account balances (if needed) starting Apr. 16, 2025.
- Decide if you want to:



Keep it simple

If you take no action, any future contributions and existing eligible account balances will automatically transfer to the Iowa State RetireOnTrack moderate portfolio selected for you.



Manage your own investment strategy

Opt out of the default option and choose from the options in the investment lineup.



Consider a self-directed brokerage account

You can open a self-directed brokerage account for access to thousands of additional funds. Iowa State University neither selects nor monitors funds available through the brokerage account, and TIAA does not offer investment advice for assets in a brokerage account. Fees may apply.

3 Once your existing balance has transferred to your new account(s)

- Review the investments for your transferred account balance and make changes as needed.
- Schedule a retirement advice and education session with a TIAA financial consultant.

Iowa State RetireOnTrack evolves with you.

Iowa State RetireOnTrack is a service that makes it easier to plan and save for retirement by providing you with a professionally managed model portfolio. It's a convenient alternative to making your own choices from the retirement plans' investment lineup.

What's a model portfolio?

Each model includes a combination of investment options. The mix of investments offers a specific balance of financial risk and reward, and takes into account your current age, your **projected** retirement date, your account balance and how it's invested. The investment allocation adjusts to become more conservative as you near and enter retirement.

Over time, Iowa State RetireOnTrack automatically rebalances your account to help keep you on track with your retirement goals.

BENEFITS TO YOU

Simple to use

Diversified mix of investments

Professionally designed and managed model portfolios

Automatically reduces investment risk as you near retirement

Guaranteed annual returns from the TIAA Traditional Annuity allocation

Considers any non-model annuity plan balances in the management of your model portfolio*

Option for monthly income payments for life once you retire

* Considers non-annuity plan balances in the Iowa State University retirement plans.

Is there a cost?

If you use Iowa State RetireOnTrack, or if you don't select investment options and it becomes your default investment, you will be charged \$0.20 annually for each \$1,000 in your account managed by the service. This fee will be deducted from your account each quarter and reflected on your quarterly statement.

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Iowa State RetireOnTrack investment options

Some or all of these investment options may be included in your Iowa State RetireOnTrack model portfolio.

As with the existing investments, the new investments in the Iowa State RetireOnTrack model portfolios will be assessed an annual plan servicing fee of up to 0.032% (\$0.32 per \$1,000 invested), which will be divided into quarterly payments.¹ This fee will be assessed to each investment you choose in the plans and will vary if a portion of the administrative fee is funded by revenue sharing, a practice where investment providers share in the cost of administration. If the revenue-sharing amount of the investment option you select is greater than 0.032%, a credit is applied to the investment option. If the revenue-sharing amount is less than 0.032%, then a fee is applied. Each fee or credit will be applied to your account on the last business day of each quarter and will be identified as a "TIAA Plan Servicing Fee" or a "Plan Servicing Credit" on your quarterly statement.

Fund/Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
DFA Real Estate Securities Portfolio Institutional Class	DFREX	0.200	0.180	0.000	0.032	0.032
PIMCO Income Fund Institutional Class	PIMIX	0.830	0.830	0.000	0.032	0.032
Schwab Small-Cap Index Fund®	SWSSX	0.040	0.040	0.000	0.032	0.032
Schwab® U.S. Mid-Cap Index Fund	SWMCX	0.040	0.040	0.000	0.032	0.032
State Street Aggregate Bond Index Fund Class K	SSFEX	0.144	0.025	0.000	0.032	0.032
State Street Equity 500 Index Fund Class K	SSSYX	0.100	0.020	0.000	0.032	0.032
State Street Global All Cap Equity ex-U.S. Index Fund Class K*	SSGLX	0.239	0.065	0.000	0.032	0.032
TIAA Traditional Annuity (guaranteed annuity)	N/A	N/A	N/A	0.150	(0.118)	0.032

* Investment option only available through Iowa State RetireOnTrack.

Learn more

For additional details on Iowa State RetireOnTrack, visit tiaa.org/iastate on or after Apr. 16, 2025.

continued

¹ The annual plan servicing fee applies to the Iowa State University Retirement Plan, Iowa State University Tax Deferred Annuity Plan, Iowa State University-Ames Laboratory Retirement Plan and Ames Laboratory Tax Deferred Annuity Plan.

Investment expenses listed are as of Jan. 16, 2025. To view the current expenses, see the prospectus by visiting tiaa.org and entering the ticker in the site's search feature.

A contractual or voluntary fee waiver may apply to any investment where there is a difference between the gross and net expense ratios. For the fee waiver expiration date, see the prospectus by visiting tiaa.org and entering the ticker in the site's search feature.

Iowa State RetireOnTrack evolves with you.

continued

New default investment

Iowa State University has decided to change the default investment option for the plans. If you don't choose an investment option, an Iowa State RetireOnTrack moderate portfolio will be selected for you. Each Iowa State RetireOnTrack model portfolio provides a diversified retirement portfolio. The individual investment allocations within the default investment option are noted below.

Moderate portfolio breakdown – years to/in retirement

YEARS TO RETIREMENT		25+	24 – 22	21 – 19	18 – 16	15 – 13	12 – 10	9 – 7	6 – 4	3 – 1
Fund/Account	Ticker									
DFA Real Estate Securities Portfolio Institutional Class	DFREX	5%	5%	4%	4%	3%	3%	2%	2%	0%
PIMCO Income Fund Institutional Class	PIMIX	0%	0%	0%	2%	5%	5%	6%	4%	3%
Schwab Small-Cap Index Fund®	SWSSX	4%	4%	4%	4%	3%	3%	3%	2%	1%
Schwab® U.S. Mid-Cap Index Fund	SWMCX	8%	8%	8%	7%	6%	6%	5%	5%	4%
State Street Aggregate Bond Index Fund Class K	SSFEX	4%	6%	9%	9%	9%	11%	13%	13%	13%
State Street Equity 500 Index Fund Class K	SSSYX	50%	49%	47%	45%	42%	38%	34%	32%	29%
State Street Global All Cap Equity ex-U.S. Index Fund Class K*	SSGLX	27%	26%	26%	24%	22%	20%	18%	16%	15%
TIAA Traditional Annuity (guaranteed annuity)	N/A	2%	2%	2%	5%	10%	14%	19%	26%	35%
Total		100%	100%	100%	100%	100%	100%	100%	100%	100%

YEARS IN RETIREMENT		0 – 3	4 – 6	7 – 9	10+
Fund/Account	Ticker				
DFA Real Estate Securities Portfolio Institutional Class	DFREX	0%	0%	0%	0%
PIMCO Income Fund Institutional Class	PIMIX	3%	3%	3%	3%
Schwab Small-Cap Index Fund®	SWSSX	1%	1%	1%	1%
Schwab® U.S. Mid-Cap Index Fund	SWMCX	4%	4%	3%	3%
State Street Aggregate Bond Index Fund Class K	SSFEX	13%	14%	14%	15%
State Street Equity 500 Index Fund Class K	SSSYX	29%	28%	26%	25%
State Street Global All Cap Equity ex-U.S. Index Fund Class K*	SSGLX	14%	14%	13%	12%
TIAA Traditional Annuity (guaranteed annuity)	N/A	36%	36%	40%	41%
Total		100%	100%	100%	100%

* Investment option only available through Iowa State RetireOnTrack.

Personalize your information²

You have the option to determine an appropriate model portfolio by providing additional information about your financial situation and preferences.

Simply log in to your TIAA account and choose the account you wish to modify, then choose **Personalize**. Select your retirement age and complete the brief questionnaire to initiate a model portfolio recommendation.

Once you review it, you can simply select and approve it to complete your election. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

Can I use Iowa State RetireOnTrack and also select options from the investment lineup?

No. For each eligible TIAA account, you need to choose either an Iowa State RetireOnTrack model or your own investment strategy.

See *Disclosures* beginning on page 20 for important details on *Iowa State RetireOnTrack* and *Investment, insurance and annuity products*.

² If you have a foreign mailing address on file, you may remain in the portfolio selected for you, or you may opt out and choose your own investments from those available. You will not be able to personalize your model portfolio.

New investment lineup

The new lineup provides the flexibility to choose options from TIAA and other investment providers that match your financial preferences and goals. Investment options shown in **bold** are also available in the Iowa State RetireOnTrack model portfolios. For more detailed information on each option, visit tiaa.org and enter the ticker in the site's search feature.

As with the existing investments, effective Apr. 16, 2025, the new investments in your plans will be assessed an annual plan servicing fee of up to 0.032% (\$0.32 per \$1,000 invested), which will be divided into quarterly payments.¹ This fee will be assessed to each investment you choose in the plans and will vary if a portion of the administrative fee is funded by revenue sharing, a practice where investment providers share in the cost of administration. If the revenue-sharing amount of the investment option you select is greater than 0.032%, a credit is applied to the investment option. If the revenue-sharing amount is less than 0.032%, then a fee is applied. Each fee or credit will be applied to your account on the last business day of each quarter and will be identified as a "TIAA Plan Servicing Fee" or a "Plan Servicing Credit" on your quarterly statement.

Fund/Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
GUARANTEED						
TIAA Stable Value* (guaranteed annuity)	N/A	N/A	N/A	0.000	0.032	0.032
TIAA Traditional Annuity (guaranteed annuity)	N/A	N/A	N/A	0.150	(0.118)	0.032
MONEY MARKET						
Vanguard Federal Money Market Fund Investor Shares	VMFXX	0.110	0.110	0.000	0.032	0.032
FIXED INCOME (BONDS)						
Nuveen High Yield Fund Class R6	TIHYX	0.370	0.370	0.000	0.032	0.032
PIMCO Income Fund Institutional Class	PIMIX	0.830	0.830	0.000	0.032	0.032
Schwab Treasury Inflation Protected Securities Index Fund	SWRSX	0.050	0.050	0.000	0.032	0.032
State Street Aggregate Bond Index Fund Class K	SSFEX	0.144	0.025	0.000	0.032	0.032
Vanguard Total International Bond Index Fund Institutional Shares	VTIFX	0.070	0.070	0.000	0.032	0.032
MULTI-ASSET						
CREF Social Choice Account Class R4 [†] (variable annuity)	QSCCFX	0.065	0.065	0.000	0.032	0.032
Vanguard Balanced Index Fund Admiral Shares	VBIAX	0.070	0.070	0.000	0.032	0.032
REAL ESTATE						
TIAA Real Estate Account (variable annuity)	QREARX	1.015	1.015	0.240	(0.208)	0.032
EQUITIES (STOCKS)						
American Century Ultra [®] Fund R6 Class	AULDX	0.600	0.560	0.000	0.032	0.032
American Funds EuroPacific Growth Fund [®] Class R-6	RERGX	0.470	0.470	0.000	0.032	0.032
CREF Global Equities Account Class R4 [†] (variable annuity)	QCGLFX	0.095	0.095	0.000	0.032	0.032
CREF Growth Account Class R4 [†] (variable annuity)	QCGRFEX	0.070	0.070	0.000	0.032	0.032
CREF Stock Account Class R4 [†] (variable annuity)	QCSTFX	0.100	0.100	0.000	0.032	0.032
DFA Emerging Markets Portfolio Institutional Class	DFEMX	0.450	0.350	0.000	0.032	0.032

*TIAA Stable Value (guaranteed annuity) is only available in the Iowa State University Retirement Plan and Iowa State University-Ames Laboratory Retirement Plan.

[†] Please note: This is a lower-cost class of the same investment currently in the core lineup for the ISU 457(b) Deferred Compensation Plan, Ames Lab ISU 457(b) Deferred Compensation Plan, Iowa State University Qualified Government Excess Benefit Plan and Iowa State University Restricted Qualified Retirement Plan. Any investment held in the current R3 class in these plans will be automatically redirected to the new R4 class effective Apr. 16, 2025.

¹ The annual plan servicing fee applies to the Iowa State University Retirement Plan, Iowa State University Tax Deferred Annuity Plan, Iowa State University-Ames Laboratory Retirement Plan and Ames Laboratory Tax Deferred Annuity Plan.

Fund/Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
EQUITIES (STOCKS)						
DFA Real Estate Securities Portfolio Institutional Class	DFREX	0.200	0.180	0.000	0.032	0.032
Invesco Discovery Fund Class R6	ODIIX	0.660	0.660	0.000	0.032	0.032
iShares MSCI EAFE International Index Fund Class K	BTMKX	0.050	0.050	0.000	0.032	0.032
JPMorgan Mid Cap Growth Fund Class R6	JMGMX	0.750	0.700	0.000	0.032	0.032
Nuveen Large Cap Value Fund Class R6	TRLIX	0.410	0.410	0.000	0.032	0.032
Schwab® U.S. Mid-Cap Index Fund	SWMCX	0.040	0.040	0.000	0.032	0.032
Schwab Small-Cap Index Fund®	SWSSX	0.040	0.040	0.000	0.032	0.032
State Street Equity 500 Index Fund Class K	SSSYX	0.100	0.020	0.000	0.032	0.032
Undiscovered Managers Behavioral Value Fund Class R6	UBVFX	0.850	0.800	0.000	0.032	0.032
Victory Sycamore Established Value Fund Class R6	VEVRX	0.540	0.540	0.000	0.032	0.032
TIAA BROKERAGE ACCOUNT				PAGE 16		

Plan offsets in your individually owned accounts

The table below details the annuity options that will continue to credit plan offsets in your Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity accounts. These accounts are no longer available for contributions or transfers in to these accounts.

Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Plan servicing offset %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
CREF Core Bond Account Class R3 (variable annuity)	QCBMIX	0.250	0.250	0.100	(0.068)	0.032
CREF Equity Index Account Class R3 (variable annuity)	QCEQIX	0.185	0.185	0.100	(0.068)	0.032
CREF Global Equities Account Class R3 (variable annuity)	QCGLIX	0.250	0.250	0.100	(0.068)	0.032
CREF Growth Account Class R3 (variable annuity)	QCGRIX	0.225	0.225	0.100	(0.068)	0.032
CREF Inflation-Linked Bond Account Class R3 (variable annuity)	QCILIX	0.215	0.215	0.100	(0.068)	0.032
CREF Money Market Account Class R3 (variable annuity)	QCMMIX	0.190	0.190	0.100	(0.068)	0.032
CREF Social Choice Account Class R3 (variable annuity)	QCSCIX	0.220	0.220	0.100	(0.068)	0.032
CREF Stock Account Class R3 (variable annuity)	QCSTIX	0.255	0.255	0.100	(0.068)	0.032
TIAA Real Estate Account (variable annuity)	QREARX	1.015	1.015	0.240	(0.208)	0.032
TIAA Traditional Annuity (guaranteed annuity)	N/A	N/A	N/A	0.150	(0.118)	0.032

See **Disclosures** beginning on page 20 for important details on **Investment, insurance and annuity products**.

Investment expenses listed are as of Jan. 16, 2025. To view the current expenses, see the prospectus by visiting [tiaa.org](https://www.tiaa.org) and entering the ticker in the site's search feature.

A contractual or voluntary fee waiver may apply to any investment where there is a difference between the gross and net expense ratios. For the fee waiver expiration date, see the prospectus by visiting [tiaa.org](https://www.tiaa.org) and entering the ticker in the site's search feature.

Your transition experience

New account(s)

On or about Apr. 16, 2025, you will be enrolled in a new Retirement Choice Plus (RCP) account (if you don't already have one) for each plan that you currently contribute to or hold a mutual fund balance in at TIAA. Once you are enrolled, an Iowa State RetireOnTrack moderate portfolio that aligns with your anticipated retirement age will be selected for you. TIAA will send you an enrollment confirmation with additional information. Your current beneficiary designation(s) will be applied to your new account(s).

How your future contributions will be affected

Future contributions will be directed to your RCP account(s) and the plans' default investment option, the Iowa State RetireOnTrack moderate portfolio that aligns with your anticipated retirement age, **unless you choose another option.**

How your account balances will be affected during the week of Apr. 21, 2025

<p>Iowa State University Retirement Plan</p> <p>Iowa State University Tax Deferred Annuity Plan</p> <p>Iowa State University-Ames Laboratory Retirement Plan</p> <p>Ames Laboratory Tax Deferred Annuity Plan</p>	<p>></p>	<p>Any mutual fund balances in your current account(s) will be transferred to the Iowa State RetireOnTrack moderate portfolio in the RCP account(s).</p> <p>Annuity account balances will remain in your current account(s), although no new contributions, rollovers or transfers in may be made to these accounts. You can continue to transfer balances among the available annuity options shown on page 11. You may also transfer balances to your new account(s) and the new investment lineup. A decision to transfer is permanent, and money cannot be transferred back to a current account.</p> <p>To discuss these options further, call us at 800-842-2252 to speak with a TIAA financial consultant. If you are in a model portfolio, your annuity balances will be considered in your allocation to the model's target investment mix.</p>
<p>ISU 457(b) Deferred Compensation Plan</p> <p>Ames Lab ISU 457(b) Deferred Compensation Plan</p>	<p>></p>	<p>Any balances in your current account (except for TIAA Traditional Annuity balances) will be transferred to the Iowa State RetireOnTrack moderate portfolio in your existing RCP account.¹</p> <p>Current TIAA Traditional balances will remain outside of your model portfolio; however, these balances will be considered in your allocation to the model's target investment mix.</p>

¹ Any balances (except TIAA Traditional) in the current Iowa State University Qualified Government Excess Benefit Plan and Iowa State University Restricted Qualified Retirement Plan will also be transferred to the Iowa State RetireOnTrack moderate portfolio in your existing RCP account.

How to modify your Iowa State RetireOnTrack model portfolio



Personalize your Iowa State RetireOnTrack model portfolio

Beginning Apr. 16, 2025, you may log in to your account to personalize your model portfolio by answering a few questions about your investing style and updating your anticipated retirement date. You can choose the Iowa State RetireOnTrack model portfolio suggested for you or select from the other models shown.



Choose your own investments

If you don't want to use a model portfolio, you can build your own portfolio from options in the new investment lineup. While logged in to your account, you can opt out of Iowa State RetireOnTrack and select from the investment options available in your plans' lineup. You can update your account at any time, including changing your investment choices or opting back in to Iowa State RetireOnTrack.

If you opt out, please note:

- If you make any investment elections during the week of Apr. 21, 2025, it can take up to three days for your account to accurately display your desired intentions.
- Any balances that you choose to transfer to TIAA Traditional due to opting out of Iowa State RetireOnTrack will be credited with the current TIAA Traditional rate.
- Future contributions that were directed to a model portfolio (as well as balances that were managed by a model portfolio) will have a different outcome based on the plan type:

Iowa State University Retirement Plan/ Iowa State University-Ames Laboratory Retirement Plan

- Transfer to a Retirement Choice (RC) account and the investments you select. An RC account will be issued for this purpose, and you will be sent an enrollment confirmation. You will need to designate a beneficiary for this new RC account—**your existing beneficiary will not transfer**. Once you opt out and select your own investments, you will need to wait 120 days if you decide to opt back in to Iowa State RetireOnTrack.

Iowa State University Tax Deferred Annuity Plan/ISU 457(b) Deferred Compensation Plan/Ames Laboratory Tax Deferred Annuity Plan/Ames Lab ISU 457(b) Deferred Compensation Plan²

- Remain in your RCP account(s) and the investments you select. There is no waiting period in these plans if you decide to opt back in to Iowa State RetireOnTrack.

continued

² Also applies to the Iowa State University Qualified Government Excess Benefit Plan and Iowa State University Restricted Qualified Retirement Plan.

Your transition experience continued

What to consider if you have TIAA Traditional in your account

Some features of TIAA Traditional vary between the current Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Supplemental Retirement Annuity (SRA)/Group Supplemental Retirement Annuity (GSRA) accounts and the new RC and the new/existing RCP accounts. Before transferring a TIAA Traditional balance from a current account to your new account, consider the differences. A decision to transfer is permanent, and money cannot be moved back to a current account.

- TIAA Traditional in the current RA/GRA/SRA/GSRA accounts offers a 3% minimum rate guarantee, while the new RC and the new/existing RCP accounts offer a floating minimum rate guarantee between 1% and 3%.
- While current accounts may offer higher minimum guaranteed rates, the floating guaranteed rate for this annuity in the new RC and the new/existing RCP accounts offers the potential for a higher total crediting rate.
- Historically, TIAA Traditional in the RA/GRA/RC accounts has had higher total interest rates in exchange for some restrictions on transfers and withdrawals.

Visit [tiaa.org/comparison](https://www.tiaa.org/comparison) for more information on these and other features of TIAA Traditional. If you have questions or would like to request a transfer of a TIAA Traditional balance, call 800-842-2252 to speak with a TIAA financial consultant.



Did you know?

Participants who invest in TIAA Traditional may also receive a “loyalty bonus”—the longer you contribute to this annuity, the more bonus you earn. TIAA may provide a loyalty bonus based on the length of time the funds are held in TIAA Traditional. The loyalty bonus is a return of excess profits and is only available at annuitization when you retire. The TIAA board determines this amount each year.

TIAA Traditional is part of the model portfolios’ investment mix within Iowa State RetireOnTrack and also available in the plans’ core investment lineup.



Key point

How do I know what kind of account I have?

Beginning Apr. 16, 2025, you will be enrolled in an RCP account (if you don't already have one), and future contributions and eligible balances will move to the Iowa State RetireOnTrack moderate portfolio based on your anticipated retirement age. You can change your investment elections or the model portfolio you use at any time. The table below describes the different account types by plan.

Plan name	ACCOUNT TYPE		
	Current	Iowa State RetireOnTrack	Core investment lineup (for those who opt out of Iowa State RetireOnTrack)
Iowa State University			
Iowa State University Retirement Plan	Retirement Annuity (RA)	<i>New</i> Retirement Choice Plus (RCP)	<i>New</i> Retirement Choice (RC)
Iowa State University Tax Deferred Annuity Plan	Retirement Annuity (RA) Supplemental Retirement Annuity (SRA) Group Supplemental Retirement Annuity (GSRA)	<i>New</i> Retirement Choice Plus (RCP)	Retirement Choice Plus (RCP) – <i>same account as Iowa State RetireOnTrack</i>
ISU 457(b) Deferred Compensation Plan*	Retirement Choice Plus (RCP)	<i>Existing</i> Retirement Choice Plus (RCP)	<i>Existing</i> Retirement Choice Plus (RCP)
Ames National Laboratory			
Iowa State University-Ames Laboratory Retirement Plan	Group Retirement Annuity (GRA)	<i>New</i> Retirement Choice Plus (RCP)	<i>New</i> Retirement Choice (RC)
Ames Laboratory Tax Deferred Annuity Plan	Group Supplemental Retirement Annuity (GSRA)	<i>New</i> Retirement Choice Plus (RCP)	Retirement Choice Plus (RCP) – <i>same account as Iowa State RetireOnTrack</i>
Ames Lab ISU 457(b) Deferred Compensation Plan	Retirement Choice Plus (RCP)	<i>Existing</i> Retirement Choice Plus (RCP)	<i>Existing</i> Retirement Choice Plus (RCP)

* The Iowa State University Qualified Government Excess Benefit Plan and Iowa State University Restricted Qualified Retirement Plan currently have RCP accounts and will not receive new accounts; however, future contributions and eligible balances will move to the Iowa State RetireOnTrack moderate portfolio based on your anticipated retirement age. You can change your investment elections or the model portfolio you use at any time.

See **Disclosures** beginning on page 20 for important details on **Investment, insurance and annuity products**.

Introducing a self-directed brokerage option

If you're an experienced investor seeking more investment choices, the new brokerage account option may appeal to you. This account can give you access to thousands of mutual funds, including many that are no longer available through the plans' core investment lineup. This is an option if you have specific investment preferences outside of what the plans' lineup offers.

Iowa State University will limit investment and future contributions in the self-directed brokerage account to 95% of participant account balances.

Brokerage costs

If you choose to invest through the self-directed brokerage account option, there may be commissions on transactions and other account-related fees. Visit tiaa.org/sda_caa for a complete list of commissions and fees.

In addition, there are specific fund fees and expenses that may apply. These are described in each fund's current prospectus.

Monitoring your brokerage investments and account

If you choose to open a self-directed brokerage account, keep in mind that Iowa State University neither selects nor monitors investment funds available through self-directed brokerage accounts, and TIAA doesn't offer investment advice for balances in these accounts. It's important that you consider whether or not you have the time and expertise necessary to manage your own investments in the account.

Contact TIAA to learn more

Online: tiaa.org/iastate

By phone: 800-842-2252, weekdays, 7 a.m. to 6 p.m. CT

See *Disclosures* beginning on page 20 for important details on *Brokerage services*.

Retirement planning resources

Retirement plan investment advice

As a participant in the plans, you have access to personalized advice on the plans' investment options from a TIAA financial consultant.

Whether you're just starting out or close to retirement, you can meet online, by phone or in person to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program *at no additional cost to you.*

Schedule a session by visiting [tiaa.org/schedulenow](https://www.tiaa.org/schedulenow) or calling 800-732-8353, weekdays, 7 a.m. to 7 p.m. CT.

Online tools

Visit [tiaa.org/tools](https://www.tiaa.org/tools) for convenient resources that can help you on the path to retirement. You supply the information, and the tools do the rest.

CREATE YOUR OWN RETIREMENT ACTION PLAN	DISCOVER YOUR RETIREMENT INCOME NEEDS	TRACK ALL YOUR ACCOUNTS IN ONE PLACE
<p>Explore the Retirement Advisor tool to:</p> <ul style="list-style-type: none">• Receive a custom retirement plan in five steps• Receive savings and investment recommendations	<p>Use Retirement Income Illustrator to:</p> <ul style="list-style-type: none">• Find out how much of your current income you'll need to replace to cover retirement expenses• Explore your retirement income options• See your estimated monthly retirement income and how to maximize it	<p>Use 360° Financial View to:</p> <ul style="list-style-type: none">• Consolidate your information from more than 11,000 financial institutions in one place• Track your spending• Set up email alerts• Create a budget that works for you

See *Disclosures* beginning on page 20 for important details on *Advice (legal, tax, investment)*.

Q&A

1. What is Iowa State RetireOnTrack?

The service has been designed specifically by Iowa State University and the plans' independent registered investment advisor, OneDigital, for your retirement plans using the TIAA RetirePlus Pro® service. Each model portfolio consists of a professionally selected and managed mix of investments that aligns with a specific risk profile, ranging from conservative to aggressive, and takes into account your account balance and how it's invested, plus your anticipated retirement date.

2. Why do participants consider using Iowa State RetireOnTrack?

The service provides a simplified approach to investing. It uses information about you, your account balance and how it's invested, your risk tolerance and your financial goals to recommend a model portfolio. You can use Iowa State RetireOnTrack as an alternative to choosing your own investments from the retirement plans' investment options.

3. Will my model be automatically rebalanced?

Yes. Over time, the value of each asset within your model portfolio may change due to market fluctuations and varying returns. To keep the level of investment risk in your model portfolio aligned with its intended goal, it will be rebalanced quarterly based on your date of birth. The weighting of each asset may be automatically adjusted to maintain the specified level of investment risk.

4. What if my goals or financial situation changes?

You can log in to your account and update the online questionnaire to provide any new information. Your responses may prompt a new model portfolio recommendation. You may also opt out and choose your own investments from the retirement plans' investment options.

5. How do I modify my Iowa State RetireOnTrack model portfolio?

Log in to your account with your TIAA user ID and password at tiaa.org/iastate starting on or about Apr. 16, 2025, and choose the account you wish to modify, then choose **Personalize**. Then, you can complete the brief questionnaire to initiate a model portfolio recommendation. Once you review it, you can simply select and approve it to complete your election. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

6. How do I opt out of Iowa State RetireOnTrack?

You can log in to your account with your TIAA user ID and password at tiaa.org/iastate starting on or about Apr. 16, 2025, and choose the account you wish to modify, then choose **Want to opt out of Iowa State RetireOnTrack?** Then select **Yes** to choose your own investments. If you opt out, please note:

- Future contributions that were directed to a model portfolio (as well as balances that were managed by a model portfolio) will be transferred to your Retirement Choice (RC) account in the Iowa State University Retirement Plan/Iowa State University-Ames Laboratory Retirement Plan and the investments you select, as discussed on page 13.
- Future contributions that were directed to a model portfolio (as well as balances that were managed by a model portfolio) *will remain* in your Retirement Choice Plus (RCP) account(s) in the ISU Tax Deferred Annuity Plan, Ames Laboratory Tax Deferred Annuity Plan, ISU 457(b) Deferred Compensation Plan, and Ames Lab ISU 457(b) Deferred Compensation Plan and the investments you select, as discussed on page 13.
- If you do not already have an RC account in the Iowa State University Retirement Plan/Iowa State University-Ames Laboratory Retirement Plan, a new one will be issued for this purpose, and you will be sent an enrollment confirmation.
- If you decide to opt out and make your own investment elections during the week of Apr. 21, 2025, it can take up to three days until your account settles to accurately display your desired intentions.
- Once you opt out and select your own investments, you will need to wait 120 days if you decide to opt back in to Iowa State RetireOnTrack in the Iowa State University Retirement Plan and Iowa State University-Ames Laboratory Retirement Plan. There is no waiting period in the other Iowa State University and Ames Laboratory plans.

- If you have a balance in the TIAA Traditional Annuity that you choose to transfer as a result of opting out of Iowa State RetireOnTrack, it will offer the current TIAA Traditional rate.
- TIAA Traditional in your RC account will have reduced liquidity options. Please contact a TIAA financial consultant for more information.

7. With Iowa State RetireOnTrack, which assets are considered in the management of my retirement account?

To maintain the target asset mix, Iowa State RetireOnTrack can take into consideration the model portfolio balance, any non-model annuities, and any lifetime annuity income you may have established using assets from the plans. This can provide a more complete picture for determining an appropriate asset allocation. While non-model annuities that are part of your plans can be considered in the asset allocation of your model portfolio, they are not actively managed by Iowa State RetireOnTrack.

Beginning Apr. 16, 2025, you can modify your Iowa State RetireOnTrack model portfolio, including whether any non-model annuities are considered in your portfolio's asset allocation. To get started, log in to your account at tiaa.org/iastate and choose **Personalize** below your retirement plan account.

8. What should I expect from a one-on-one investment advice session?

You can expect a thorough review of your retirement plan account and an action plan for moving forward. Advice sessions last approximately 45 minutes. Bring all your investment account statements, including any retirement investments outside of the retirement program and your most recent Social Security statement, if available. A TIAA financial consultant will use this information to understand your current financial situation and develop an action plan. You may bring anyone you like to the session with you. See the back cover for scheduling information.

9. What happens to my current outstanding loan, systematic withdrawal, transfer payout annuity or required minimum distribution?

You will receive separate communications if you need to take any action.

10. Can I move money from TIAA Traditional in an existing TIAA account to a new account?

Money in TIAA Traditional deserves special attention. Any money that you move out of an existing account cannot be moved back into it. In short, the pros and cons are different for every plan participant. To learn more about TIAA Traditional, liquidity rules, and the differences between the RC and RCP accounts, please see the comparison chart at tiaa.org/comparison or contact TIAA at 800-842-2252.

11. What are annuities?

There are different types of annuities, but they are typically designed to potentially grow your money while you're working and provide you with the option to receive income for life when you retire. In fact, annuities are the only retirement products that can guarantee to pay you (or you and a spouse or partner) income for life.

Guaranteed annuities (also known as fixed annuities) allow you to earn a minimum guaranteed interest rate on your contributions. Some guaranteed annuities, such as TIAA Traditional and TIAA Stable Value, also offer the potential for additional amounts of interest. In retirement, guaranteed annuities can offer you income for life that will never fall below a certain guaranteed level and provide income that is guaranteed to last for your lifetime. Guarantees are based on the claims-paying ability of the issuing company.

Variable annuities allow you to invest in a variety of asset classes, and account values will fluctuate based on the performance of the investments in the accounts. It's possible to lose money in variable annuities. In retirement, variable annuities can provide an income stream guaranteed to last for your lifetime. The amount of a variable annuity income payment, however, will rise or fall based on investment performance.

IMPORTANT: Investment restrictions for participants with a foreign address—non-United States address. TIAA may be restricted from processing certain mutual fund transactions (including the purchase of, and rollovers and transfers to, mutual funds) on your behalf. Your options for these types of transactions on the TIAA platform may be limited to TIAA group annuity options available under your plan on the new investment menu. If you have a legitimate U.S. mailing address, including an address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, these restrictions may not apply to you. Please contact TIAA for assistance: International, +001 212-490-9000; U.S., 800-842-2252.

Disclosures

ADVICE (LEGAL, TAX, INVESTMENT)

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

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee. This advice service is 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. 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.

DISTRIBUTIONS AND WITHDRAWALS

403(b) plans: Subject to plan terms, employer contributions invested in custodial accounts (mutual funds) and elective deferrals may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59½ or experiences a hardship. Employer contributions invested in annuity contracts may generally be distributed upon severance of employment or upon occurrence of a stated event in the plan.

401(a) plans: Subject to plan terms, elective deferrals may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59½ or experiences a hardship. Employer contributions may generally be distributed upon severance of employment or upon occurrence of a stated event specified by the plan.

FEES AND EXPENSES

Plan servicing fees can be deducted from investment options in Retirement Choice and Retirement Choice Plus contracts. However, plan servicing fees cannot be deducted from annuities in Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts.

Your guaranteed options are fixed annuities that pay you interest at competitive crediting rates that are announced in advance. There is no explicit expense ratio because these are fixed annuities.

Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

"Revenue sharing" describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value and all CREF Annuity accounts do not have an explicit revenue share. Rather, they have a "plan services offset" that is applied to your plan's administrative and recordkeeping costs.

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 and enter the ticker in the site's search feature for details.

Some investment options may have redemption and other fees. **See the fund's prospectus for details.**

You could lose money by investing in the CREF Money Market Account. Because the accumulation unit value of the Account will fluctuate, the value of your investment may increase or decrease. An investment in the Account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Account's sponsor has no legal obligation to provide support to the Account, and you should not expect that the sponsor will provide financial support to the Account at any time.

You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of its shares at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Stable value investment options may be subject to equity wash restrictions. In order to provide the performance, stability and liquidity attributes of a stable value option, transfers from stable value options are subject to an industry-standard 90-day "equity wash" rule. The rule prohibits transfers from TIAA Stable Value directly to "competing funds." Competing funds are plan investment options that exhibit a pattern of performance consistent with stability and include the Money Market Fund and the TIAA Brokerage account. The TIAA Brokerage account is considered a competing fund since it offers access to competing funds. If you want to transfer amounts from TIAA Stable Value to competing funds, you must first transfer to noncompeting funds where the amount originally transferred must remain for 90 days before you can transfer the amount to one or more competing funds. In addition, to minimize the negative effects of frequent trading, transfers into TIAA Stable Value are restricted for 30 days following a transfer out.

TIAA Traditional Annuity and TIAA Stable Value are guaranteed insurance contracts and not investments for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1 for accumulating TIAA Traditional annuities and January 1 for payout annuities. Declared crediting rates for TIAA Stable Value accumulating amounts are reviewed and may be reset every six months (on January 1 and July 1). Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at 877-518-9161.

IOWA STATE RETIREONTRACK

The TIAA RetirePlus Pro® models are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

The Plan Fiduciary and the Plan Advisor may determine that an underlying investment(s) is appropriate for a model portfolio, but not appropriate as a stand-alone investment for a participant who is not participating in the program. In such case, participants who elect to unsubscribe from the program while holding an underlying investment(s) in their model-based account that has been deemed inappropriate as a stand-alone investment option by the Plan Fiduciary and/or the Plan Advisor will be prohibited from allocating future contributions to that investment option(s).

Established Restrictions: Each plan participant may, but need not, propose restrictions for his or her model-based account, which will further customize such plan participant's own portfolio of underlying investments. The Plan Fiduciary is responsible for considering any restrictions proposed by a plan participant, and for determining (together with Plan Advisor(s)) whether the proposed restriction is "reasonable" in each case.

continued

Disclosures continued

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

No guarantee—Investments based on the model are not deposits of, or obligations of, or guaranteed or endorsed by TIAA, the Investment Advisor, the Plan or their affiliates, and are not insured by the Federal Deposit Insurance Corporation, or any other agency. An investment based on the model is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that investments based on the model will provide adequate income at and through your retirement. Investors should not allocate their retirement savings based on the model unless they can readily bear the consequences of such loss.

TIAA RetirePlus Pro is administered by Teachers Insurance and Annuity Association of America (“TIAA”) as plan recordkeeper. TIAA-CREF Individual & Institutional Services LLC, Member FINRA, distributes securities products. If offered under your plan, TIAA and CREF annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY, respectively. Each is solely responsible for its own financial condition and contractual obligations. Transactions in the underlying investments invested in based on the model on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, Member FINRA.

TIAA RetirePlus Pro® is a registered trademark of Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws or an insurance product recommendation under state insurance laws or regulations. 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.

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/iastate for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

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Manage your account.

Manage your account

Online

Visit tiaa.org/iastate and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at 800-842-2252, weekdays, 7 a.m. to 9 p.m. CT.

Schedule an investment advice session

Online

Visit tiaa.org/schedulenow.

Phone

Call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. CT.



Take your planning with you using the TIAA mobile app.

Download the TIAA mobile app from the App Store or Google Play.

No longer employed by Iowa State University or Ames National Laboratory?

Although you are not actively contributing to the retirement plans, you have balances in one or more accounts and may continue to use the University's plans for your retirement savings.

We encourage you to consider Iowa State RetireOnTrack as part of your investment strategy. Review the information in this guide carefully to learn how the changes may affect you and consider attending an informational presentation or scheduling a one-on-one session with a TIAA financial consultant. These sessions are available to you and provide a great opportunity to ask questions you may have about the upcoming changes. Details on informational sessions for former employees can be found on page 3 of the accompanying brochure.

To access your retirement account, please visit tiaa.org/iastate to log in with your TIAA user ID and password, or call TIAA at 800-842-2252, weekdays, 7 a.m. to 9 p.m. CT, for assistance.

