

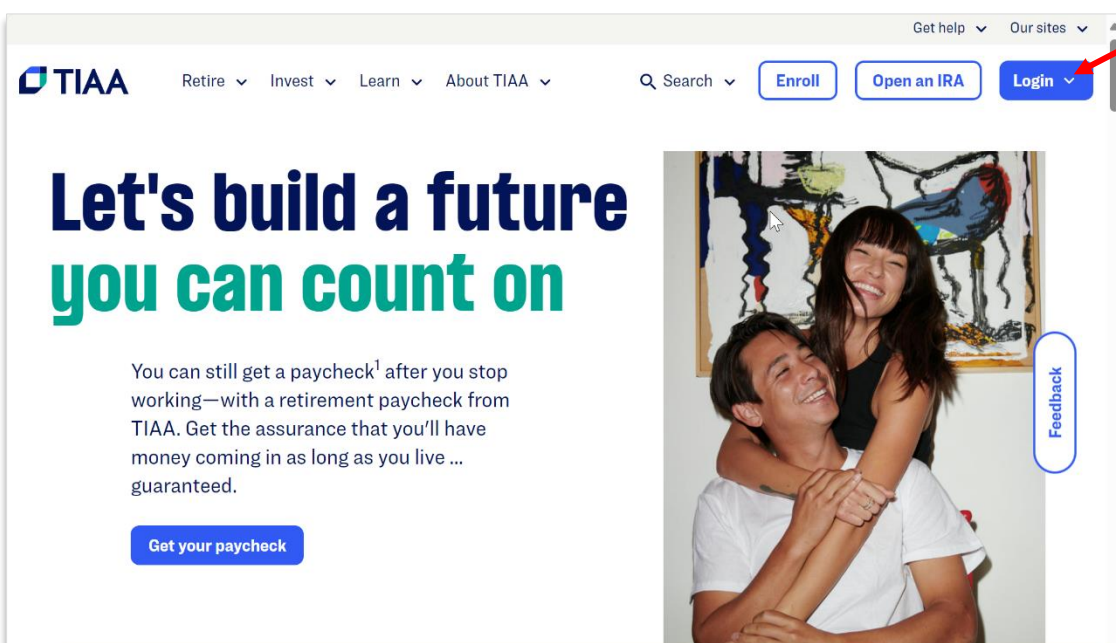
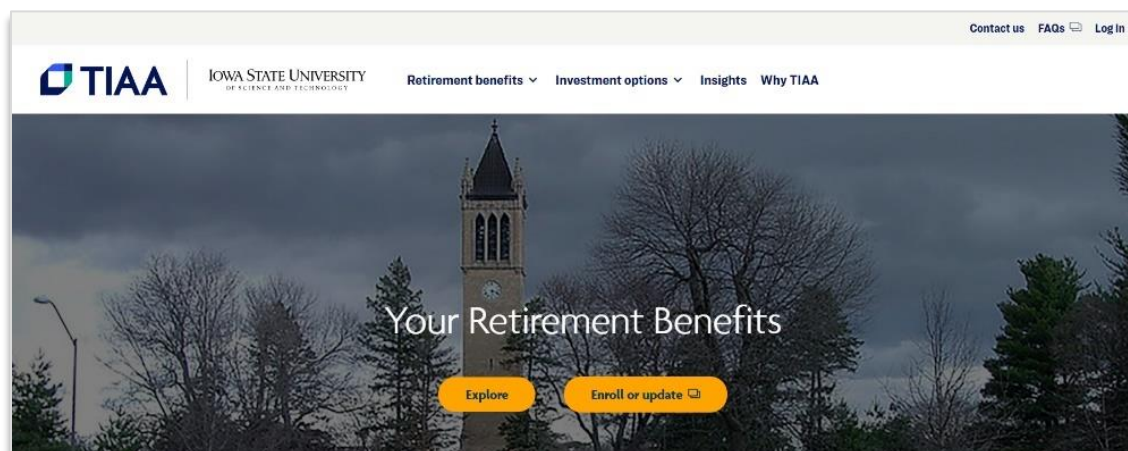
# Iowa State RetireOnTrack – Guide for Opting Out

## Overview of how to opt out:

1. Log in to your account with your TIAA user ID and password at [tiaa.org/iastate](https://tiaa.org/iastate) or [tiaa.org](https://tiaa.org).
2. Choose the account you wish to modify, then choose ***Want to opt out of Iowa State RetireOnTrack?***
  - **Please note:** if you have multiple accounts managed by Iowa State RetireOnTrack, you will need to complete these steps for each account.
3. Select **Yes** to continue through the process. You will be prompted to choose your own investments next.
4. View your current balance asset allocation and adjust if desired. Click **Review** to continue.
5. If you are opting out of Iowa State RetireOnTrack in either the Iowa State University Retirement Plan or the Iowa State University-Ames Laboratory Retirement Plan, you will continue through additional steps to set up your new Retirement Choice (RC) account and establish your beneficiaries. If you are opting out of the 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 Plans, you will not need to establish a new account or your beneficiaries.
6. Select **Confirm & Continue** at the end of the process to confirm your selections.


## Step-by-step screen flow:

Access your retirement account through the Iowa State University microsite.



From the participant homepage, click on the plan name to go to the plan details page.

**Please note:** if you have a balance in multiple Iowa State plans, you will need to return to the homepage and repeat the process for each account that is opted in to the Iowa State RetireOnTrack model portfolios.



Accounts ▾

Plan & Learn ▾

Statements & Documents ▾

🔔 Alerts

👤 Profile

Logout

Hi Verlene! You last logged in on Feb 02, 2025


## Saving is (almost) everything

But there's more to a secure retirement. Get customized recommendations from real people to improve your retirement outlook, at no extra cost.

Schedule an appointment


### A secure retirement isn't just about a big number

To help you plan for retirement, we've broken down your **contributions**, **allocations** and how much of your savings is **guaranteed**. These three factors work together to create a picture of what you can expect in retirement.




Your contributions year to date

▾



Your investment mix

▾



Your guaranteed assets

▾

INVESTING INSIGHTS

#### The death of 60/40? Not so fast.

Learn more on why the rumors of the death of the enduring 60% stocks and 40% bond portfolio mix as a solid retirement savings strategy have been greatly exaggerated.

🕒 7 min read

INVESTING INSIGHTS

#### You're probably going to live longer than you think. Here's why that matters.

Most people don't know how far out their retirement income strategy should last. Find out why longevity literacy is a key factor in determining how much you can spend in retirement.

🕒 4 min read

FINANCIAL EDUCATION

#### How to invest as you near retirement.

Whether you are 10, five or only one year away, get practical tips and strategies to help you prepare and plan for a comfortable and secure retirement.

🕒 4 min read

You have items to review ▾

### Your accounts

Total balance ⓘ  
As of date varies

\$453,734.64 ▾

Retirement

\$434,984.64 ^

+1.4%  
01/01/2025-01/31/2025

+ \$4,956.82  
Change in balance  
Since 02/02/2025

Retirement  
3 accounts

\$434,984.64 ⓘ

IOWA STATE UNIVERSITY  
RETIREMENT PLAN  
MANAGED BY IOWA STATE  
RETIREONTRACK

\$136,804.09

IOWA STATE UNIVERSITY  
TAX DEFERRED ANNUITY  
PLAN  
ELIGIBLE FOR IOWA STATE  
RETIREONTRACK

\$158,180.55

IOWA STATE UNIVERSITY  
457B DEFERRED  
COMPENSATION PLAN  
IOWA STATE UNIVERSITY

\$140,000.00

Brokerage

\$111,000.00 ▾

360° Financial View


\$18,750.00 ▾

Add accounts to 360° Financial View >

### Connect with a financial consultant

Get personalized guidance to meet your financial goals-by phone or video chat

Schedule an appointment

 TIAA

From the plan details page scroll down and click on “Want to opt out of the Iowa State RetireOnTrack Service?”

**TIAA** Accounts ▾ Plan & Learn ▾ Statements & Documents ▾ Alerts Profile Log out

**IOWA STATE UN...** ▾ BENEFICIARIES CHANGE INVESTMENTS I WANT TO ▾

**TOTAL BALANCE**  
**\$136,804.09**  
As of 02/02/2025

**CHANGE IN BALANCE**  
**+\$4,956.57**  
Since 02/02/2025

OVERVIEW INVESTMENTS CONTRIBUTIONS STATEMENTS ACTIVITY

**IOWA STATE UNIVERSITY RETIREMENT PLAN** - Plan number: 000000  
Iowa State University

<b>Iowa State RetireOnTrack Moderate Portfolio</b> Managed by a program designed and maintained by financial professionals. <a href="#">How it works</a>	<b>\$0.00</b> <a href="#">MANAGED MONEY</a>	
Considered assets	\$0.00	
Assets not considered	\$0.00	
<b>BALANCE</b>	<b>\$0.00</b>	
<b>Your information</b>	<a href="#">PERSONALIZE →</a>	
RETIREMENT STATUS	RETIREMENT AGE	INVESTMENT STRATEGY
not retired	65	Moderate

[Want to opt out of Iowa State RetireOnTrack ?](#)

Select “Yes” to continue the opt out process.

**Are you sure you want to choose your own investments?**

< No Yes

View your current balance asset allocation and adjust if desired. Click “Review” to continue.

### Change how your funds are allocated

To opt out of your current model and **change how your existing assets and future contributions are allocated**, adjust the percentage of the funds you currently own and enter '0' for funds you no longer want. You can also add new funds by selecting from the list provided.

Total plan balance: \$136,804.09

Balance available to allocate: \$125,936.77 Why is this amount different?

Current  
Contract: RA (TIAA F0000000) (CREF H0000000)  
IOWA STATE UNIVERSITY RETIREMENT PLAN - 000000

**Current:**

Guaranteed	\$27,706	22%
Equities	\$69,265	55%
Real estate	\$12,594	10%
Fixed income	\$6,297	5%
Money market	\$10,075	8%

**New: Custom allocation**

Equities	\$69,265	55%
Real estate	\$12,594	10%
Fixed income	\$6,297	5%
Money market	\$10,075	8%
Unallocated	\$27,706	22%

#### Adjust your percentages

Reset

Investment name	Asset class	Quarterly avg. annual return as of 03/31/2024			Gross expense	Current balance	New
		1 yr	5 yr	10 yr/SI <sup>1</sup>			
American Funds EuroPacific Growth Fund - R3	Equities	13.49%	6.91%	5.58%	0.47%	\$31,484	<input type="text" value="25 %"/>
Estimated new balance: \$10,075							
Vanguard Total Bond Market Index Fund	Fixed Income	29.84%	15.02%	12.93%	0.04%	\$2,519	<input type="text" value="2 %"/>
Estimated new balance: \$2,519							
Vanguard Small-Cap Index Fund	Equities	4.78%	—	4.50%	0.05%	\$17,631	<input type="text" value="14 %"/>
Estimated new balance: \$17,631							
Vanguard Inflation Protected Securities Fund Admiral	Fixed Income	0.22%	2.36%	2.11%	0.1%	\$3,778	<input type="text" value="3 %"/>
Estimated new balance: \$3,778							
CREF Money Market R3	Money Market	5.14%	—	2.96%	0.04%	\$10,075	<input type="text" value="8 %"/>
Estimated new balance: \$10,075							
⚠ Before you invest in a Money Market investment <a href="#">View more</a>							
TIAA Real Estate Account	Real Estate	-13.62%	2.88%	4.87%	0.87%	\$12,594	<input type="text" value="10 %"/>
Estimated new balance: \$12,594							
TIAA TRADITIONAL RA	Guaranteed	4.06%	3.42%	3.44%	—	\$27,706	<input type="text" value="0 %"/>
⚠ This investment is not part of your new fund lineup.							
TIAA TRADITIONAL RC 1	Guaranteed	4.81%	4.17%	4.20%	—	\$0	<input type="text" value="22 %"/>
Estimated new balance: \$27,706							
New total:						\$125,937	100%

#### Add new retirement funds

All Funds (41) Equities (22) Fixed Income (3) Guaranteed (2) Money Market (2) Multi-Asset (11) Real Estate (1) [Filter](#)

Investment name	Asset class	Quarterly avg. annual return as of 03/31/2024			Gross expense	Current balance	Add
		1 yr	5 yr	10 yr/SI <sup>1</sup>			
TIAA TRADITIONAL RC 1	Guaranteed	4.81%	4.17%	4.20%	—	\$0	<input checked="" type="checkbox"/>
TIAA TRADITIONAL RA	Guaranteed	4.06%	3.42%	3.44%	—	\$27,706	<input checked="" type="checkbox"/>
⚠ This investment is not part of your new fund lineup.							

<sup>1</sup>10yr/SI represents an investment's 10 year return or Since Inception (SI), if the inception date is less than 10 years. Balances may be rounded to the nearest whole dollar and are approximate as of 01/30/2025. If your plan is transitioning to ABC Organization, additional money may be moved at the end of that process, as described in your transition guide.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to [www.TIAA.org/prospectuses](http://www.TIAA.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

The performance data quoted represents past performance, and is no guarantee of future results. Your returns and principal value of your investment will fluctuate so that your accumulation units or shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted above. Performance may reflect waivers or reimbursements of certain expenses. Absent these waivers or reimbursement arrangements, performance results would have been lower. Since inception performance shown is cumulative for funds that have less than one year of performance activity. For performance current to the most recent month-end, call 877-518-9161.

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.

There are inherent risks in investing in securities. Investment products may be subject to market and other risk factors. See the applicable product literature for details. It is possible to lose money by investing in securities. Certain products and services may not be available to all entities or persons. There is no guarantee that investment objectives will be achieved.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

[View Morningstar disclosures](#)

3560518

Allocations must total 100%

New total: 100%

Estimated new balance: \$125,937

[Back](#) [Review](#)


#### Why do I have different balances?

You hold the following assets in other contracts outside of the model, which are not included in your balance available to allocate:

\$10,867.32 in RA (TIAA L0000000) (CREF M0000000)

Got it

Follow steps to review information and update beneficiaries.



## New contract, next steps

To issue the new contract, you'll need to review your personal and beneficiary information. Because you're selecting your own investments, any model-related fees you'll see on your quarterly statement will be prorated based on the time you used Iowa State RetireOnTrack.

**Continue**

IOWA STATE UNIVERSITY  
OF SCIENCE AND TECHNOLOGY

LOG OUT

## Review personal information and go paperless

Sign up to receive electronic versions of documents associated with your retirement plan(s). If you uncheck the box below, you will receive all documents via U.S. Mail. You can update your eDelivery categories and preferences at any time after you submit your request.

**Personal information** [How do I change this information?](#)

**NAME**  
YOUR NAME

**SOCIAL SECURITY NUMBER**  
XXX-XX-XXXX

**DOB**  
01/01/XXXX

**Contact information** [Edit](#)

Fields marked with an (\*) are required.

**\*RESIDENTIAL ADDRESS**  
8625 ANDREW CARNEGIE BLVD  
CHARLOTTE, NC 28262-8551  
UNITED STATES

**MAILING ADDRESS**  
8625 ANDREW CARNEGIE BLVD  
CHARLOTTE, NC 28262-8551  
UNITED STATES

**\*EMAIL ADDRESS**  
yourname@email.com

**ALTERNATE EMAIL ADDRESS**  
-

**HOME/EVENING PHONE**  
555-5555

**\*WORK/DAYTIME PHONE**  
555-5555

**Sign up for eDelivery**

Receive electronic versions of [Financial documents](#). View [eDelivery agreement](#).


☒ I consent to use of electronic records and eDelivery

Note: If you uncheck this box, you will receive all documents via U.S. Mail. I understand that at any time I may receive paper copies of these documents at no charge by calling toll-free 1 877 518-9161 or by visiting [TIAA.org](#).

The required information covered by the consent includes the following important documents specifically related to your enrollment:

- [Business Continuity Policy](#)
- [Frequent Trading Policy](#)
- [Privacy Notice](#)
- [Prospectuses, Statements of Additional Information, and Offering Documents](#)

By selecting "Start Enrollment", I confirm that I have reviewed and understand the Use of Electronic Records and eDelivery Terms & Conditions and other Important Documents described above. I consent to electronic delivery of all required disclosures and communications related to my enrollment.

 TIAA

TIAA

NAME BENEFICIARIES

### Primary beneficiary

Which type of beneficiary are you adding today?

☒ Person ☐ Trust ☐ Organization ?

#### Required information

\*NAME

Enter

\*RELATIONSHIP

Select

\*% TO RECEIVE

Enter

#### Optional information

The more information you provide, the smoother the process when the time comes.

[Add optional information now](#)

CANCEL

ADD

IOWA STATE UNIVERSITY  
OF SCIENCE AND TECHNOLOGY

LOG OUT

## Tell us about your beneficiaries

It's important to designate who will inherit your savings, so we encourage you to name your beneficiaries now.

### Primary Beneficiaries

A primary beneficiary will inherit your savings first.

+

John Doe ( Spouse )

Edit Delete

100 %

TOTAL: 100%

ADD ANOTHER PRIMARY BENEFICIARY

### Contingent Beneficiaries

A contingent beneficiary will receive your savings if your primary beneficiaries are deceased.

ADD A CONTINGENT BENEFICIARY

PREVIOUS

REVIEW & CONFIRM

## Let's review the details and confirm your request

You're almost done. Just review all the information below, based on the choices you've made today, confirm that it's correct, and you'll be on your way to securing your future.

Teachers Insurance and Annuity Association of America - College Retirement Equities Fund (TIAA), New York, NY 10017

### Information form for TIAA & CREF:

- IOWA STATE UNIVERSITY RETIREMENT PLAN - Employer

### Personal Information

[EDIT](#)

NAME	YOUR NAME
SOCIAL SECURITY NUMBER	XXX-XX-XXXX
DATE OF BIRTH	01/01/1950
GENDER	FEMALE
DAYTIME PHONE	555-5555
EVENING PHONE	555-5555
RESIDENTIAL ADDRESS	8625 ANDREW CARNEGIE BLVD CHARLOTTE, NC 28262 - 8551 UNITED STATES
MAILING ADDRESS	8625 ANDREW CARNEGIE BLVD CHARLOTTE, NC 28262 - 8551 UNITED STATES
EMAIL	yourname@email.com
ALTERNATE EMAIL	N/A
EDELIVERY CONSENT	Consent to eDelivery of All Documents ⓘ

### Beneficiaries

[EDIT](#)

PLAN NAME	IOWA STATE UNIVERSITY RETIREMENT PLAN - Employer
PRIMARY BENEFICIARIES	John Doe, Spouse, 100%

RC-2

### Investment Choices

PLAN NAME	IOWA STATE UNIVERSITY RETIREMENT PLAN - Employer
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[EDIT](#)

Guaranteed	\$27,706	22%
Equities	\$69,265	55%
Real estate	\$12,594	10%
Fixed income	\$6,297	5%
Money market	\$10,075	8%

The accounts listed under the heading "TIAA-CREF Annuity Accounts" are offered as part of the TIAA-CREF annuities. The funds listed under the heading "Mutual Funds and other Investment Options" are not part of the TIAA-CREF annuities. These mutual funds and other investment options may be from TIAA-CREF Mutual Funds or other financial institutions.

### TERMS AND CONDITIONS

Teachers Insurance and Annuity Association of America - College Retirement Equities Fund (TIAA-CREF), New York, NY 10017

By completing this form, you are directing your employer to allocate funds under your employer's plan to TIAA or CREF group annuities and/or to mutual funds and other investment options offered by TIAA-CREF or by other investment providers. All of your rights under these funding vehicles are subject to the terms of your employer's plan. Your employer, or other plan fiduciary, may decide to cease offering any of these funding vehicles as allocation options under the plan and, should your employer or other plan fiduciary decide to do so, you may be required to transfer your accumulations in such plan funding option to another plan funding option.

☐ I have read and accept these terms and conditions

Note: You need to answer this question in order to finish enrollment.

[PREVIOUS](#)[CONFIRM & CONTINUE](#)