TIAA-CREF has made it easy for you to enroll online in the Marquette University retirement program.

**BE READY WITH YOUR:**
- Investment choices and allocations
  Go to [www.tiaa-cref.org/marquette](http://www.tiaa-cref.org/marquette) to review your investment choices including:
  - One-Decision Strategy – Allocate 100% of your investment to the TIAA-CREF Lifecycle Fund closest to your estimated year of retirement.
  - Build Your Own Portfolio Strategy – Indicate the percentage of your contribution you want allocated to each fund/account you choose.
- **Online enrollment access code:**
  Marquette University Retirement Plan 101311
  Marquette University Tax-Deferred Annuity Plan 101312
- Social Security number
- Beneficiary's Social Security number, birth date and address

**IMPORTANT:**
You **must** complete and submit a Salary Reduction Agreement form for your enrollment application to be processed.

**COMPLETE YOUR SALARY REDUCTION AGREEMENT**
Once you have completed your enrollment application, get a Salary Reduction Agreement form from Marquette University’s Department of Human Resources. Complete it and return it to Marquette University’s Department of Human Resources.

**HELP IS READY FOR YOU**
If you need assistance with enrolling online, call TIAA-CREF at **800 842-2776**, Monday through Friday, from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. (ET). We will guide you through the online enrollment process.

Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59 1/2. There are risks when investing in securities, including Lifecycle Funds. Read the prospectus before making any investment choices. You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call **877 518-9161** or go to [www.tiaa-cref.org](http://www.tiaa-cref.org) for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

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