



# University of Michigan Retirement Plan

Welcome to your retirement program! We're proud to have provided retirement services to faculty and staff members at the University of Michigan for more than 100 years.

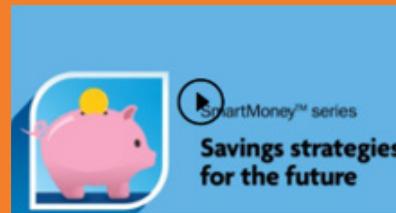
**Enroll at [hr.umich.edu/retirement-enroll-change](http://hr.umich.edu/retirement-enroll-change)**

## Watch a Video

Learn about TIAA's commitment to socially responsible investing, lifetime income and investment advice for all, whether you have \$500 or \$5 million.



Discover strategies to help you plan for a successful retirement.



## Get started

### Schedule an appointment

Talk to TIAA investment professional at no additional cost. Our consultants are available to help you decide how much to save, where to invest and to answer your questions.

**SCHEDULE A MEETING**

### Log in to your account

You can check account values, transfer funds, choose beneficiaries and even chat with a TIAA representative online.

**LOG IN OR REGISTER**

### Download the app

View your balance, transfer funds, establish other types of financial goals and track your progress.



## Need help with a rollover?

If you have a retirement account with a former employer, a TIAA financial consultant can help you review your options and discuss the rolling over the balance into the University of Michigan retirement plan. Schedule an appointment to review your options with a local TIAA Financial Consultant.

**BUILT TO PERFORM.**

**CREATED TO SERVE.**

## University of Michigan Retirement Plan

### View Retirement Plan Options

TIAA offers more than 40 fund choices in the U-M retirement plan, including mutual funds, and fixed and variable annuities.

[Visit TIAA.org/umich](https://www.tiaa.org/umich)

### Explore Online Tools

Get help selecting investments, estimate your retirement income, plan for other financial goals and much more.

[Visit TIAA.org/tools](https://www.tiaa.org/tools)

## TIAA Investment and Retirement Plan Options

### TIAA Traditional

A fixed annuity that guarantees your account balance will grow during your saving years, and the option for income you cannot outlive when you retire. Long-time savers have the potential for higher payments at retirement.<sup>1,2</sup>

[Learn More](#)

### TIAA Lifecycle Funds

Lifecycle funds<sup>3</sup>, also known as target date funds, can help make it easier to save for retirement. Select a lifecycle fund that's closest to the date you plan to retire and the fund automatically adjusts your investment allocations over time.

[Learn More](#)

### TIAA-CREF Mutual Funds

Covers a spectrum of asset classes and investment styles, including domestic and international equity and fixed income. TIAA-CREF mutual funds are available through Nuveen, the investment manager of TIAA.

[Learn More](#)

### CREF Accounts

CREF variable annuity accounts can help get you to and through retirement. While you're working, a CREF account can help maximize your investment. When you retire, you can turn the CREF account into income that suits your need.

[Learn More](#)

### CREF Social Choice Account

With a dual objective of providing competitive returns and making a positive impact, the CREF Social Choice Account seeks to promote broader economic development, positive social outcomes and a healthier environment.

[Learn More](#)

### TIAA Real Estate Account

A variable annuity that seeks to generate favorable total returns primarily through rental income and appreciation of a diversified portfolio of directly held, private real estate investments and real estate-related investments, while offering daily liquidity.

[Learn More](#)

## Help build lifelong financial confidence

### Hear from subject matter experts

Join us for free monthly webinars. Attend live or view a recorded session for 30 days.

[ATTEND A WEBINAR](#)

### Estimate your pay check impact

Use the pay check calculator to determine how your contribution rate impacts your take home pay.

[LAUNCH CALCULATOR](#)

### Select investments

No time to meet with a consultant? Use our online Retirement Advisor tool.

[Go to Online Advice](#)

## Contact TIAA

Visit us online at [TIAA.org](https://www.tiaa.org), or call 800-842-2252 weekdays 8 a.m. - 10 p.m. (ET).



Prior to rolling over, consider your other options. You may also be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA Consultant and your tax advisor regarding your situation. The TIAA group of companies does not provide legal or tax advice.

Investing in responsible investment funds is subject to the risk that because social criteria exclude securities of certain issuers for non-financial reasons, investors may forgo some market opportunities available to those that don't use these criteria.

<sup>1</sup> All guarantees are based on TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes. Past performance is no guarantee of future results.

<sup>2</sup> TIAA may share profits with TIAA Traditional retirement annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed other than for the period for which they were declared.

<sup>3</sup>As with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.

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**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank 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/umich](https://TIAA.org/umich) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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