2022 Retirement Plan Enhancements
University of Nebraska System

August 16, 2022
Why the change?

• Provide a lower cost retirement plan for University employees and retirees.
• Provide streamlined and diversified investment options for plan participants.
• Provide additional investment options for advanced investors who want to further customize their portfolios.
• Overall, offer a best-in-class retirement plan for our employees and retirees.
What is staying the same?

- There will be **no changes** to the 401a basic retirement contribution rates and funds will **remain 100% vested right away**.
- Further, **Fidelity and/or TIAA** will continue to administer your retirement investments going forward.
What is changing?

- Recordkeeping fees will transition to a simple and more transparent fixed $/head pricing structure.
- The core investment options will be transitioned to a streamlined menu with low-cost and diversified investment options.
- A brokerage window will be added at TIAA and Fidelity that allows access to thousands of off-menu funds.
- The effective date of these changes is November 8, 2022.
Where will this savings go?

Plan participants (employees and retirees) receive 100% of the benefits of the cost savings.
There is no employer savings from these changes.
Is the updated plan design anomalous?

• There has been a recent trend of modernizing of retirement plans across the country:
  – Lower and more transparent fee structures
  – Streamlining the menu to make prudent investing simpler
• Nebraska’s retirement plan changes are similar to recent changes made by the following universities:
  – Harvard
  – Stanford
  – Carnegie Mellon
  – Yale
  – Delaware
  – And many more....
What is the recordkeeping fee structure of the new plan?

- Nebraska is transitioning to a simple and transparent fixed $/head recordkeeping fee, regardless how many accounts an individual has (e.g. 401a, 403b, 457):
  - **Fidelity** will charge **$29/year**.
  - **TIAA** will charge **$38/year**.
  - If you have investment balances with both **TIAA and Fidelity**, you will be charged **$67/year** ($29+$38).
What will the streamlined menu look like?

• There will be a harmonized menu at Fidelity & TIAA:
  – Vanguard Target Retirement Date Funds
  – Vanguard Total U.S. Stock Market Index Fund
  – Vanguard Total International Stock Market Index Fund
  – Vanguard Total U.S. Bond Market Index Fund
  – Vanguard Federal Money Market Fund
  – A brokerage account for access to thousands of off-menu funds.
    • Including many of the mutual fund you currently are invested in!

• At TIAA only:
  – TIAA Traditional Annuity
What are the core menu’s fund fees?

<table>
<thead>
<tr>
<th>Fund</th>
<th>Investment Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CIT (401a &amp; 457b)</td>
</tr>
<tr>
<td>Vanguard Target Retirement Funds</td>
<td>0.045%</td>
</tr>
<tr>
<td>Vanguard Total Stock Index</td>
<td>0.014%</td>
</tr>
<tr>
<td>Vanguard Total International Index Index</td>
<td>0.059%</td>
</tr>
<tr>
<td>Vanguard Total Bond Index</td>
<td>0.024%</td>
</tr>
</tbody>
</table>
What is mapping? What will be mapped?

• “Mapping” is the process by which *existing assets* and *contributions* are migrated to the new menu.
• Why are my existing balances being “mapped”?
  – To make it easier for plan participants to transition to the new low-cost menu.
• What is the proposed mapping process?
  – On November 8, 2022, all *future contributions* will be automatically changed to the age-based Vanguard Target Date Fund.
  – On November 8, 2022, all *existing assets that are “mappable”* will be automatically changed to the age-based Vanguard Target Date Fund.
  – Employees will have an opportunity to opt out of the above changes
• Which existing assets are *NOT* mappable?
  – Assets held in a Fidelity 403b.
  – TIAA Traditional, TIAA Real Estate, and CREF Variable Annuities.
How do Vanguard’s Target Date Funds invest?

- Select the fund that aligns with the year in which you turn 65
- They adjust your risk exposure automatically over time as you approach retirement.
What if I don’t want to invest in Vanguard’s Target Retirement Funds?

• There is a transition window during which you may change your allocation of existing **assets** and future **contributions** to:
  – Any of the **investment choices on the new menu**, or
  – Any of the **thousands of mutual funds available in the brokerage window**, including many of the mutual funds you currently are invested in.
What changes are being made to the TIAA Traditional annuity?

- **Existing** TIAA Traditional Annuity within RA Contracts
  - 9 year withdrawal period
  - 3% minimum crediting rate guarantee
  - Current crediting rate is 5.5%

- **New** TIAA Traditional Annuity within RC Contracts
  - 7 year withdrawal period
  - 1% minimum crediting rate guarantee
  - Current crediting rate is 5.75%

- Lifetime income options remain available on both the existing and new TIAA Traditional annuity contracts
What about retirees or separated employees?

- Unless you intervene, existing TIAA/CREF (variable) annuity balances and Fidelity 403b investments will remain unaffected.
- Unless you intervene, all non-annuity assets and non-Fidelity 403b investments will map to the low-cost age-based Vanguard Target Date Funds.
The road to retirement/
New opportunities for your retirement strategy

Updates to the University of Nebraska Retirement Plans

August 2022
Today’s agenda

Why is the plan changing?

Overview of updates

Managing your TIAA account

Retirement planning resources
Why is the plan changing?

The plan changes are designed to:

Make it easier for you to plan and invest for retirement

Lower some plan costs
Overview of updates

New investment lineup to help you create a portfolio aligned with your goals:

- University of Nebraska has carefully selected a range of options including mutual funds, an annuity and collective investment trusts (CITs)
- TIAA Traditional will remain part of the new fund lineup
- There is a new self-directed brokerage option from TIAA
- All future contributions and TIAA mutual fund balances (outside of a brokerage account) will be directed to the new investment options
## New investment lineup

<table>
<thead>
<tr>
<th>Plan</th>
<th>Ticker</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Nebraska Supplemental Retirement Plan and the University of Nebraska Pre-1990 Basic Retirement Plan</td>
<td></td>
</tr>
<tr>
<td>Vanguard Cash Reserves Federal Money Market Fund Admiral Shares</td>
<td>VMRXX</td>
</tr>
<tr>
<td>Vanguard Institutional Total Bond Market Index</td>
<td>VBTIX</td>
</tr>
<tr>
<td>Vanguard Institutional Total International Stock Market Index</td>
<td>VTSNX</td>
</tr>
<tr>
<td>Vanguard Institutional Total Stock Market Index</td>
<td>VITSX</td>
</tr>
<tr>
<td>Vanguard Target Retirement Funds (2020 – 2070)</td>
<td>Varies</td>
</tr>
<tr>
<td>Vanguard Target Retirement Income</td>
<td>VTINX</td>
</tr>
<tr>
<td>TIAA Traditional Annuity (guaranteed annuity)</td>
<td>N/A</td>
</tr>
</tbody>
</table>
**New investment lineup**

<table>
<thead>
<tr>
<th>Investment Plan</th>
<th>Ticker</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Nebraska Basic Retirement Plan and the University of Nebraska 457(b) Deferred Compensation Retirement Plan.</td>
<td>Ticker</td>
</tr>
<tr>
<td>Vanguard Cash Reserves Federal Money Market Fund Admiral Shares</td>
<td>VMRXX</td>
</tr>
<tr>
<td>Vanguard Institutional Total Bond Market Index Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>Vanguard Institutional Total International Stock Market Index Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>Vanguard Institutional Total Stock Market Index Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>Vanguard Target Retirement Trust Select series (2020 – 2070)</td>
<td>N/A</td>
</tr>
<tr>
<td>Vanguard Target Retirement Income Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>TIAA Traditional Annuity (guaranteed annuity)</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Self-directed brokerage

- Provides access to thousands of mutual funds beyond each plan’s investment lineup
- For experienced investors
- Can allocate up to 95% of any available balances
- Transaction fees waived for six months
- Not monitored by the University of Nebraska or TIAA

The University of Nebraska 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.

Transaction fees associated with the self-directed brokerage account option will be waived in for six months for all University of Nebraska retirement plan participants and will resume on February 16, 2023. 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.
A new type of plan account with TIAA

- You will be enrolled in a new type of plan account(s) (Retirement Choice and/or Retirement Choice Plus) with TIAA
- All future contributions and mutual fund balances will transfer to the new account(s), but annuity balances will remain in your current account(s)
- Your self-directed brokerage account will be transferred to the new accounts
Overview of updates

What to consider if you have balances in TIAA Traditional Annuity

- The minimum rate guarantee is between 1% and 3% in the new accounts\(^1\)
- This adjustable rate allows TIAA to be more responsive to the prevailing interest rate environment, and may potentially pay you additional amounts\(^2\)
- Moving money from your current account to the new account is permanent—money can’t be moved back
- TIAA Traditional Annuity balances in RC and RCP accounts can be liquidated more quickly

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\(^1\) Guarantees are subject to Teachers Insurance and Annuity Association of America's claims-paying ability.

\(^2\) TIAA's Board of Trustees declares whether additional amounts will be paid in March of each year. Such additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.
Overview of updates

Lower plan costs and fee transparency

- University of Nebraska has changed the way fees are administered
- Starting October 1, a $9.50 per participant fee will be assessed quarterly
Roth option offers a way to save – in plan conversion now offered

**Current pretax option**

Contributions are made with pretax dollars, which may lower your current taxable income

Contributions and earnings are taxable when you withdraw them if certain conditions are met

**Roth after-tax option**

Contributions are made after you pay income taxes

Withdrawals are tax free in retirement

Option offered in the University of Nebraska Supplemental Retirement Plan
<table>
<thead>
<tr>
<th>2022 Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 15</td>
<td>New self-directed brokerage account</td>
</tr>
<tr>
<td>September 15</td>
<td>New investment options added to all plans</td>
</tr>
<tr>
<td>October 1</td>
<td>New fee structure</td>
</tr>
<tr>
<td>November 8</td>
<td>New account enrollment, investments update to new line-up, Roth in-plan conversion offered</td>
</tr>
<tr>
<td>Week of November 14</td>
<td>Mutual fund, CIT, and brokerage balances will transfer to the new account(s)</td>
</tr>
</tbody>
</table>
Consider your investments and check your beneficiary

- You can change your investment options starting on September 15
- Consider retirement investment advice for help selecting investments or increasing your savings
- Check your beneficiary designations for all plans
Steps you can take

What if you do nothing

- All future contributions and TIAA-CREF mutual fund balances (outside of a brokerage account) will be directed to the new Vanguard Target Retirement date investment options

- You will be automatically enrolled in a new Retirement Choice and/or Retirement Choice Plus account. All future contributions and mutual fund balances will be transferred to this new account

- Your current beneficiary will be applied to your new account(s)
Managing your TIAA account
Actions you can take

- Review your investment options
- Change investments
- Update beneficiaries
How to get help

Call 800-842-2252, weekdays, 7 a.m. to 9 p.m. (CT)

Visit: TIAA.org/schedulenow, or call 800-732-8353 to schedule an appointment with a TIAA financial consultant

Go online TIAA.org/retirementadvisor

Advice is obtained using an advice methodology from an independent third party.
Thank you
Disclosures

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Advice is obtained using an advice methodology from an independent third party.

The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

TIAA Brokerage, a division of TIAA-CREF Individual & 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.

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

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Get Ready for the Retirement Plan Changes for accounts at Fidelity
What’s happening to my Plan accounts and investments at Fidelity?

- A new core investment lineup and a self-directed brokerage option will be available.
- Investment options not in the core investment lineup will be removed from the plans. Refer to the Appendix in the Retirement Plan Changes for Accounts at Fidelity Guide.
- The existing 403(b) Supplemental Plan balances will NOT be affected by the investment option changes.
- A new 403(b) Supplemental Plan (group contract) account will be established with the new core investment lineup for employees actively participating in the Plan.
- A one-time transfer in-kind of mutual funds to BrokerageLink® will be available.
- The Roth In-Plan conversion feature will be available in the 403(b) Supplemental Plans.
- A new single transparent recordkeeping fee of $29 per year for all Fidelity plan accounts.
- If you are a former employee with an account balance only in the 403(b) Supplemental Plan, the investment options changes do not apply to you.
**New Core Investment options**

<table>
<thead>
<tr>
<th>401(a) Basic and 457(b) Deferred Compensation Plan</th>
<th>403(b) Supplemental Plan and Frozen Pre-90 Basic Retirement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Cash Reserves Federal Money Market Fund Admiral Shares+</td>
<td>Vanguard Cash Reserves Federal Money Market Fund Admiral Shares+</td>
</tr>
<tr>
<td>Vanguard Institutional Total Bond Market Index Trust</td>
<td>Vanguard Target Retirement 2020 Fund</td>
</tr>
<tr>
<td>Vanguard Institutional Total International Stock Market Index Trust</td>
<td>Vanguard Target Retirement 2025 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2030 Trust Select</td>
<td>Vanguard Target Retirement 2030 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2035 Trust Select</td>
<td>Vanguard Target Retirement 2035 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2040 Trust Select</td>
<td>Vanguard Target Retirement 2040 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2045 Trust Select</td>
<td>Vanguard Target Retirement 2045 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2050 Trust Select</td>
<td>Vanguard Target Retirement 2050 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2055 Trust Select</td>
<td>Vanguard Target Retirement 2055 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2060 Trust Select</td>
<td>Vanguard Target Retirement 2060 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2065 Trust Select</td>
<td>Vanguard Target Retirement 2065 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2070 Trust Select</td>
<td>Vanguard Target Retirement 2070 Fund</td>
</tr>
<tr>
<td>Vanguard Target Retirement Income Trust Select</td>
<td>Vanguard Target Retirement Income Fund</td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Fund Institutional Shares</td>
<td>Vanguard Total International Stock Index Fund Institutional Shares</td>
</tr>
<tr>
<td>Vanguard Total International Stock Market Index Fund Institutional Shares</td>
<td>Vanguard Total Stock Market Index Fund Institutional Shares</td>
</tr>
</tbody>
</table>

+You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment 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 financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.
## Default Investment Option: Target date options

<table>
<thead>
<tr>
<th>Date of Birth Range</th>
<th>401(a) and 457(b) Plans</th>
<th>403(b) Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before January 1, 1953</td>
<td>Vanguard Target Retirement Income Trust Select</td>
<td>Vanguard Target Retirement Income Fund</td>
</tr>
<tr>
<td>January 1, 1968–December 31, 1972</td>
<td>Vanguard Target Retirement 2035 Trust Select</td>
<td>Vanguard Target Retirement 2035 Fund</td>
</tr>
<tr>
<td>January 1, 1973–December 31, 1977</td>
<td>Vanguard Target Retirement 2040 Trust Select</td>
<td>Vanguard Target Retirement 2040 Fund</td>
</tr>
<tr>
<td>January 1, 1978–December 31, 1982</td>
<td>Vanguard Target Retirement 2045 Trust Select</td>
<td>Vanguard Target Retirement 2045 Fund</td>
</tr>
<tr>
<td>January 1, 1983–December 31, 1987</td>
<td>Vanguard Target Retirement 2050 Trust Select</td>
<td>Vanguard Target Retirement 2050 Fund</td>
</tr>
<tr>
<td>January 1, 1988–December 31, 1992</td>
<td>Vanguard Target Retirement 2055 Trust Select</td>
<td>Vanguard Target Retirement 2055 Fund</td>
</tr>
<tr>
<td>January 1, 2003, and after</td>
<td>Vanguard Target Retirement 2070 Trust Select</td>
<td>Vanguard Target Retirement 2070 Fund</td>
</tr>
</tbody>
</table>
Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees.

The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink®.

Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.

BrokerageLink includes investments beyond those in your plan’s lineup. You should compare investments and share classes that are available in your plan’s lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.
**One-time transfer in-kind to BrokerageLink®**

<table>
<thead>
<tr>
<th>Available for mutuals funds being removed in the 401(a) Basic Plan, 457(b) Deferred Compensation Plan and the Frozen Pre-90 Basic Plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not apply to the 403(b) Supplemental Plan.</td>
</tr>
<tr>
<td>A transfer in-kind means your holdings will not be liquidated; your holdings will simply transfer to the same fund in the BrokerageLink account.</td>
</tr>
<tr>
<td>Must open a BrokerageLink account before October 7, 2022.</td>
</tr>
<tr>
<td>Mutual funds with institutional share class and K class options will be converted to the respective retail share class prior to the one-time transfer in-kind to BrokerageLink.</td>
</tr>
<tr>
<td>There is no annual cost to establish the BrokerageLink account or to participate in this one-time transfer in-kind.</td>
</tr>
</tbody>
</table>
The new core investment lineup and BrokerageLink® are available in the Plans. August 15, 2022

The recordkeeping fee is in effect. October 1, 2022

BrokerageLink accounts must be established to be included in the one-time transfer in-kind. Prior to October 7, 2022

Investment options are removed and directed to the default investment option, if you have not made investment choices in the new core lineup or opened a BrokerageLink account. The one-time transfer in-kind takes place. 3 p.m. CT on November 7, 2022

The investment lineup changes to the new core lineup is complete. November 8, 2022
Roth In-Plan conversion feature is available.
Online administrative changes to enrolling, making changes to salary defer and/or provider are in effect.

*The timing of the plan changes and transition period, including any asset reallocations, described within this presentation depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.
# How your investment options will transfer to the new core lineup

<table>
<thead>
<tr>
<th>Investment elections for future contributions as of 3 p.m. CT on November 7, 2022</th>
<th>Account balances as of 3 p.m. CT on November 7, 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>If investment elections <strong>are not</strong> directed to a core investment option or to BrokerageLink, future contributions will be directed to the default investment option.</td>
<td>If account balances <strong>are not</strong> invested in a core investment option, or if a BrokerageLink account has not been established**, account balances will transfer to the default investment option.</td>
</tr>
<tr>
<td>If investment elections <strong>are</strong> directed to a core investment option or to BrokerageLink, future contributions will continue to be directed accordingly.</td>
<td>If account balances <strong>are</strong> invested in a core investment option, or if a BrokerageLink account has been established**, account balances will continue to be invested accordingly.</td>
</tr>
</tbody>
</table>

Keep in mind, the investment changes do not apply to the current 403(b) Supplemental Plan.

*The timing of the plan changes and transition period, including any asset reallocations, described within this presentation depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

**BrokerageLink account must be established by October 7, 2022, to participate in the one-time transfer in-kind.
Make your investment choices

• Beginning August 15, you can direct future contributions and existing balances to the new core investment lineup at anytime.

• Beginning August 15, active employees can make investment elections in the new 403(b) Supplemental Plan for future contributions made after November 8.

• Open a BrokerageLink account prior to October 7, if you want to participate in the one-time transfer in-kind.

• If you have not made investment choices or exchanges into in the new core investment lineup prior to 3 p.m. CT on November 7, 2022, your future contributions and applicable account balances will transfer to the Plan’s default investment option.

• To make your investment choices, log in to your NetBenefits account at www.netbenefits.com/universityofnebraska.
Next steps

Review the *Retirement Plan Changes for Accounts at Fidelity Guide*

Determine if a BrokerageLink account is right for you

Log on to NetBenefits® to make your investment elections

Call Fidelity for help or schedule a 1-1 appointment at 800-343-0860
Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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When will these changes occur?

- **August 15th** – New core investment options and self-directed brokerage will be available at Fidelity. The self-directed brokerage will be available at TIAA.
- **September 15th**– New core investment options will be available at TIAA.
- **October 7th** – Self-directed brokerage accounts must be established at Fidelity by this date to be included in the one-time transfer in-kind for your Fidelity accounts.
- **November 7th**– The new core investment options and self-directed brokerage accounts become your total offering available in the University of Nebraska retirement plans. Future contributions and applicable account balances will transfer to Vanguard target date retirement option, if you have not made prior elections in the new core investment lineup or self-directed brokerage accounts. The one-time transfer in-kind of mutual funds at Fidelity to a self-directed brokerage account takes place.
- **November 8th** – The new core investment lineup for the University of Nebraska retirement plans is complete. New TIAA Retirement Choice and Retirement Choice Plus contracts are established for TIAA participants.
- **November 14th**– TIAA mutual fund balances are transferred to new Retirement Choice and Retirement Choice Plus Contracts.
What if I have more questions?

For questions, please email benefits@nebraska.edu or contact TIAA and Fidelity.

<table>
<thead>
<tr>
<th>Fidelity</th>
<th>TIAA</th>
</tr>
</thead>
<tbody>
<tr>
<td>NetBenefits Account Log On</td>
<td>TIAA Account Log On</td>
</tr>
<tr>
<td><a href="http://www.netbenefits.com/universityofnebraska">www.netbenefits.com/universityofnebraska</a></td>
<td><a href="http://www.tiaa.org/nebraska">www.tiaa.org/nebraska</a></td>
</tr>
<tr>
<td>Fidelity Retirement Service Center</td>
<td>TIAA Call Center</td>
</tr>
<tr>
<td>800-343-0860</td>
<td>800-842-2252</td>
</tr>
<tr>
<td>Monday through Friday from 7:30 a.m. to 11:00 p.m. CT</td>
<td>Weekdays, 7 a.m. to 9 p.m. CT</td>
</tr>
<tr>
<td>Schedule One-on-One Appointments or Register for a Workshop</td>
<td>Schedule One-on-One Appointments</td>
</tr>
<tr>
<td><a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a></td>
<td><a href="http://www.tiaa.org/schedulenow">www.tiaa.org/schedulenow</a></td>
</tr>
</tbody>
</table>