

Get a head start on your future.



A step-by-step guide to the coming  
Hofstra University Pension Plan updates



# Retirement program updates are coming.



Hofstra University is committed to offering you the services you need to pursue the retirement you want and deserve. Starting on November 13, 2013, important updates are coming to the Hofstra University Pension Plan.

## Here is what to expect:

- Hofstra University is introducing new investment options. See page 2.
- Get personalized retirement plan advice from a TIAA-CREF Financial Consultant. This service is available as part of your retirement program *at no additional cost to you*. See page 9.
- Effective December 3, 2013, TIAA-CREF will provide updated retirement services for the Hofstra University Pension Plan. This means your assets currently invested with Fidelity, T. Rowe Price and Vanguard will be transferred to TIAA-CREF. Any balances with VALIC will remain there until you elect a transfer. See page 4.
- Hofstra University is adding a new Self-Directed Brokerage Account option through TIAA-CREF. See page 7.

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## Key dates

Date	Event
Beginning week of November 11, 2013	On-site Transition Seminars and One-on-One Counseling Sessions begin.
November 13, 2013	TIAA-CREF participants will have their current assets and future contributions mapped to the new fund lineup.
Week of November 18, 2013	Welcome Kit with important information on making the most of your new TIAA-CREF account is sent to Fidelity, T. Rowe Price, VALIC and Vanguard participants not currently contributing to TIAA-CREF.
November 18, 2013	Online election window opens for Fidelity, T. Rowe Price, VALIC and Vanguard participants. The open election period is for future contribution changes only and will last from November 18 through November 25.
November 25, 2013 at 4 p.m. (ET)	Blackout Period begins for Fidelity, T. Rowe Price and Vanguard participants. Requests for transactions such as distributions, transfers and contribution or investment changes must be submitted prior to this time to be processed as usual. Requests received after this time cannot be processed. See the Important Notice included in this package for details.
December 3, 2013	Plan updates take effect for Fidelity, T. Rowe Price, VALIC and Vanguard participants. VALIC participants can now access and update their retirement accounts.
On or about the week of December 16, 2013	Blackout Period ends. Fidelity, T. Rowe Price and Vanguard participants can now access and update their entire retirement account.

# Be prepared for the updates ahead.



## Action plan for the updates

### 1. Be informed

- Visit [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra) for information on the updates, including a current schedule of on-campus events.
- Review the new investment options, along with any replacements for your current investments and determine your investment strategy.
- Attend a Transition Seminar or view the online, narrated presentation.
- Schedule a One-on-One Counseling Session with a TIAA-CREF Financial Consultant to get personalized retirement plan advice.
- Review your beneficiary designation.

### 2. Take action

The updates will be completed on or about November 14, 2013 for TIAA-CREF participants, December 3, 2013 for VALIC participants and December 16, 2013 for Fidelity, T. Rowe Price and Vanguard participants. You can then make investment and beneficiary designation changes. Remember, you will receive assistance updating your account when you schedule a One-on-One Counseling Session.

To update your account, you will need:

- Your TIAA-CREF Contract Number(s) or current login information. If you are new to TIAA-CREF, this information is included in the Welcome Kit that will be sent to you.
- Investment choices and allocation percentages based on the new investment options.
- Your Social Security Number.
- Your beneficiary's birth date, address and Social Security Number, if available. If your beneficiary is a trust, include the trust name, date established, and type of trust.

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#### ONLINE

To update your account online, go to [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra) and select *Log In*. Be sure to base your investment choices and allocations on the new investment options.

#### PHONE

If you prefer, you can update your account by calling TIAA-CREF at **800 842-2252**, Monday through Friday, 8 a.m. – 10 p.m., or Saturday, 9 a.m. – 6 p.m. (ET).

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# Hofstra University Pension Plan new investment menu

On or about November 14, 2013, you can begin investing in the plan's new investment options. These new choices offer you flexibility to create a retirement portfolio that's aligned with your investment preferences and goals.

You can see details on the new investment options online at [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra). Click on *Plans & Investments* and then select *Investment Choices* to view the individual investment information.

For information on a TIAA-CREF Brokerage Services account, visit [www.tiaa-cref.org/brokerage](http://www.tiaa-cref.org/brokerage).

	FUND TYPE	FUND	TICKER
<b>Professionally Allocated Assets:</b>			
<b>Target Date Funds Series</b>	Target Fund	Vanguard Target Date Funds	Various
<b>Self-Determined Asset Allocation:</b>			
<b>Core Funds:</b>			
<b>Passively Managed</b>	Large Cap U.S. Equity Index	Vanguard 500 Index Fund	VIFSX
	Small-Mid Cap U.S. Equity Index	Vanguard Extended Market Index Fund	VIEIX
	Non-U.S. Equity Index	Vanguard Developed Markets Index Fund	VDMIX
	Short-Term Intermediate Bond	Vanguard Short-Term Bond Index Fund	VBSSX
<b>Actively Managed</b>	<b>Fixed Income:</b>		
	Core Plus Bonds	PIMCO Total Return Fund	PTTRX
	Unconstrained Bonds	PIMCO Unconstrained Bond Fund	PFIUX
	TIPS	Vanguard Inflation Protected Securities Fund	VAIPX
	Capital Preservation	Federated Government Obligation Fund	GOIXX
	<b>Equities:</b>		
	Large Cap – Growth	Delaware US Growth Fund	DEUIX
	Large Cap – Value	MFS Value Fund	MEIKX
	Social Choice Large Blend (Social Responsive)	TIAA-CREF Social Choice Equity Fund	TRSCX
	Small/Mid Cap – Growth	Wasatch Small-Cap Growth Fund	WAAEX
	Small/Mid Cap – Value	CRM Small-Mid Cap Value Fund	CRIAX
	International Core Foreign Large Growth	MFS International Equity Fund	MIEIX
	Emerging Markets	Eaton Vance Parametric Emerging Markets Fund	EIEMX
	Global Equity World Stock	Dreyfus Global Stock Fund	DGLRX
	<b>Diversifying Options:</b>		
	Multi-Asset Inflation Protection	PIMCO All Asset Fund	PAAIX
	Public Real Estate	Morgan Stanley US Real Estate Fund	MSUSX
<b>Self-Directed Participant Options:</b>			
<b>Annuities*</b>	Guaranteed Annuity	TIAA Traditional Annuity**	N/A
	Variable Annuity	CREF Stock Account	N/A
	Variable Annuity	CREF Money Market Account	N/A
<b>Self-Directed Brokerage Account</b>	Mutual Fund Window	Thousands of mutual funds from well-known fund families.	Various

\* Please note that these annuity options are not as highly rated by the University's independent investment advisor, although believed still to be prudent and are continued because they have historically been popular.

The University reserves the right to modify, amend or terminate any investment options at any time.

Asset Allocation is a significant factor in portfolio performance. We strongly encourage you to seek financial advice when determining asset allocation. Please read the prospectus and consider the investment objectives, risks, charges and expenses carefully before investing. Past performance is no indication of future performance.

\*\* TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for Federal Securities Law purposes. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability;

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.

# How your TIAA-CREF investments will transfer to the new options

## Mapping existing balances and future contributions to replacement funds:

On or about November 13, 2013, your existing assets and future contributions to the mutual funds in the left-hand column below will be directed to the replacement funds shown in the right-hand column. Check your most recent TIAA-CREF quarterly statement to determine whether any of your current investments are being replaced.

## If you invest with Fidelity, T. Rowe Price, and/or Vanguard and have a TIAA-CREF contract:

Your current assets and future contributions will be redirected to your TIAA-CREF contract, effective December 3, 2013, and will be mapped to the new investment menu based on your allocation on file with TIAA-CREF. Please refer to the mapping strategy for TIAA-CREF participants below.

## If you invest with VALIC and have a TIAA-CREF contract:

Your future contributions will be redirected to your TIAA-CREF contract, effective December 3, 2013, and will be mapped to the new investment menu based on your allocation on file with TIAA-CREF. Please refer to the mapping strategy for TIAA-CREF participants below.

REMOVED FUNDS – MAPPING OF EXISTING ASSETS AND FUTURE CONTRIBUTIONS	TICKER SYMBOL		REPLACEMENT FUND	TICKER SYMBOL
TIAA-CREF Growth & Income Fund	TRGIX	▶	Delaware US Growth Fund	DEUIX
TIAA-CREF International Equity Fund	TRERX	▶	MFS International Equity Fund	MIEIX
TIAA-CREF Large-Cap Value Fund	TRLCX	▶	MFS Value Fund	MEIKX
TIAA-CREF Lifecycle 2010 Fund	TCLEX	▶	Vanguard Target Retirement 2010 Fund	VTENX
TIAA-CREF Lifecycle 2015 Fund	TCLIX	▶	Vanguard Target Retirement 2015 Fund	VTXVX
TIAA-CREF Lifecycle 2020 Fund	TCLTX	▶	Vanguard Target Retirement 2020 Fund	VTWNX
TIAA-CREF Lifecycle 2025 Fund	TCLFX	▶	Vanguard Target Retirement 2025 Fund	VTTVX
TIAA-CREF Lifecycle 2030 Fund	TCLNX	▶	Vanguard Target Retirement 2030 Fund	VTHRXX
TIAA-CREF Lifecycle 2035 Fund	TCLRXX	▶	Vanguard Target Retirement 2035 Fund	VTTHX
TIAA-CREF Lifecycle 2040 Fund	TCLOX	▶	Vanguard Target Retirement 2040 Fund	VFORX
TIAA-CREF Mid-Cap Growth Fund	TRGMX	▶	Wasatch Small-Cap Growth Fund	WAAEX
TIAA-CREF Mid-Cap Value Fund	TRVRX	▶	CRM Small-Mid Cap Value Fund	CRIAX
TIAA-CREF Real Estate Securities Fund	TRRSX	▶	Morgan Stanley US Real Estate Fund	MSUSX
TIAA-CREF S&P 500 Index Fund	TRSPX	▶	Vanguard 500 Index Fund	VIFSX
TIAA-CREF Small-Cap Equity Fund	TRSEX	▶	Vanguard Extended Market Index Fund	VIEIX
TIAA-CREF Social Choice Equity Fund	TRSCX	▶	TIAA-CREF Social Choice Equity Fund	TRSCX

## Mapping future contributions to replacement funds:

On November 13, 2013, your future contributions to the following annuity accounts will be directed to the replacement funds shown in the chart below. Your existing assets will remain where they are unless you choose to transfer them to the new investment menu. If you transfer money out of a closed investment option, you may not transfer money back in. Check your most recent TIAA-CREF quarterly account statement to determine whether any of your current investments are being replaced.

RESTRICTED (FROZEN) ANNUITY ACCOUNTS	TICKER SYMBOL		REPLACEMENT FUND FOR NEW CONTRIBUTIONS ONLY	TICKER SYMBOL
CREF Bond Market Account	variable annuity	▶	PIMCO Total Return Fund	PTRRX
CREF Equity Index Account	variable annuity	▶	Vanguard 500 Index Fund	VIFSX
CREF Global Equities Account	variable annuity	▶	Dreyfus Global Stock Fund	DGLRX
CREF Growth Account	variable annuity	▶	Delaware US Growth Fund	DEUIX
CREF Inflation-Linked Bond Account	variable annuity	▶	Vanguard Inflation Protected Securities Fund	VAIPX
CREF Social Choice Account	variable annuity	▶	TIAA-CREF Social Choice Equity Fund	TRSCX
TIAA Real Estate Account	variable annuity	▶	Morgan Stanley US Real Estate Fund	MSUSX

**Your current balances and future contributions to the following accounts will not change with the introduction of the new investment menu: TIAA Traditional Annuity, CREF Money Market Account, and CREF Stock Account.**

# Moving Fidelity, T. Rowe Price, Vanguard and VALIC participants to the new investment menu

If you currently invest with Fidelity, T. Rowe Price or Vanguard and do not have a TIAA-CREF account:

- During the week of November 18, 2013, you will be automatically enrolled in a new TIAA-CREF account and you will be sent a Welcome Kit, which includes your new account information. Your beneficiary will automatically be set to "Estate." Once you receive your Welcome Kit, you can update your beneficiary designation.
- On or about November 25, 2013, a Blackout Period will begin. During this time, future contributions and existing assets will be redirected from Fidelity, T. Rowe Price and Vanguard to the new investment options. You will be unable to change your investment choices, transfer funds or make withdrawals during the Blackout Period. For details, see the Blackout Notice included in this package.
- If you are currently contributing to the plan, payroll contributions will continue to be withheld.
- Beginning December 3, 2013, your existing assets and any future contributions to the retirement program will be redirected from Fidelity, T. Rowe Price and Vanguard to the new investment options. See the Transfer Strategy to understand how your investments may be affected.

Once the transition is completed, you can direct your existing assets and any future contributions to other options on the new investment menu. We encourage you to schedule a One-on-One Counseling Session with a TIAA-CREF Financial Consultant before transferring assets.

If you do not have an account with TIAA-CREF, the transfer of your assets from Fidelity, T. Rowe Price and Vanguard will take place as follows:

## ONE-STEP FUND-TO-FUND TRANSFER PROCESS

### If your current investment choices remain on the new menu

- These assets will be reregistered at TIAA-CREF. As a result of the reregistration process, participant accounts will remain fully invested and will share in the investment experience of the funds during the asset transfer process.

### If your current investment choices are not on the new menu

- These mutual fund assets will move from Fidelity, T. Rowe Price and Vanguard to TIAA-CREF following a Fund-to-Fund Transfer Process. When TIAA-CREF receives the proceeds from Fidelity, T. Rowe Price and Vanguard they will be applied as of 4 p.m. (ET) on the date of receipt according to the Transfer Strategy. Your account will not share in the investment experience of the new funds for one business day.

## TWO-STEP FUND-TO-FUND TRANSFER PROCESS FOR FUNDS BEING MAPPED TO TARGET RETIREMENT FUNDS

Certain mutual funds on the current investment menu will be closed and replaced by new funds. Funds moved through the Two-step Process are transferred as follows:

**Step 1:** Fidelity, T. Rowe Price and Vanguard liquidates existing plan assets, wires the proceeds to TIAA-CREF and TIAA-CREF will apply the monies as of 4 p.m. (ET) on the date of receipt to the CREF Money Market Account as directed by your employer. During this transfer of plan assets, participant accounts will not share in the investment experience of the CREF Money Market Account for one business day. Upon receipt of participant-level data from Fidelity, T. Rowe Price and Vanguard, the data will be fully reconciled to the proceeds received. When reconciliation is completed, the participant-level instructions will be determined to be in good order and the asset transfer process will proceed to Step 2.

**Step 2:** The plan account proceeds in the CREF Money Market Account will be liquidated and then transferred at the participant level to the appropriate Target Date Fund based on the participant's date of birth. Any plan earnings on the proceeds from the CREF Money Market Account from the initial trade date through the date Step 2 is completed will be allocated to each participant's account in a proportionate manner.

As a result of this Two-step Process, participant accounts will be invested in the CREF Money Market Account for a period during which participant accounts will not share in the investment experience of the appropriate age-based Target Date.

You will receive two confirmation statements from TIAA-CREF as follows:

1. For the transfer of proceeds to the money market account
2. For the transfer from the money market account to your new investment options

If you currently invest with VALIC and do not have a TIAA-CREF account:

- During the week of December 3, 2013, you will be automatically enrolled in a new TIAA-CREF account and you will be sent a Welcome Kit which includes your new account information. Your beneficiary will automatically be set to "Estate." Once you receive your Welcome Kit, you can update your beneficiary designation.
- Beginning December 3, 2013, your future contributions to the retirement program will be redirected from VALIC to the new investment options. See the Transfer Strategy to understand how your investments may be affected.

# Get to know TIAA-CREF.



## A strong financial supporter on the road to retirement

### Focused on your future

For more than 90 years, TIAA-CREF has been dedicated to serving the needs of our participants — those, like you, who serve the good through your work in the academic, medical, governmental, cultural and research fields. And, because those needs are complex, we want to help you plan for the kind of retirement you deserve.

### Guiding you to and through retirement

We offer retirement plan investment advice based on your needs. TIAA-CREF's experience is built right into your retirement program and based on your plan's investment options.

### Leadership you can trust — since 1918

TIAA-CREF has been a leader in corporate governance for many years — long before these issues moved into the mainstream. Today, TIAA-CREF is trusted by a host of premier institutions across the nation.

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**1918 | TIAA**

Teachers Insurance and Annuity Association of America created

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**1952 | CREF**

College Retirement Equities Fund created

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# What type of investor are you?



Do you prefer to step back and let financial professionals handle your retirement strategy for you? Or do you have the skills and desire to select your own investments?

Savvy investing begins with an in-depth understanding of your investment style and long-term goals. It's a good idea to think about the level of involvement you're comfortable with so you can select the option that works best for you.

## OPTION 1: One-step investing

The convenience of a complete retirement portfolio in a single fund

What kind of investments are included?

The One-Step Investing approach may be a good choice if you prefer a hands-off approach to managing your retirement portfolio. With one-step investing, all you need to do is select a Target Date Fund from the new investment options.

Simply choose the fund that most closely matches the year of your expected retirement, and the fund's professional management will do the rest. For example, if you expect to retire in about 20 years, choose the 2030 Fund.

How do these investments work?

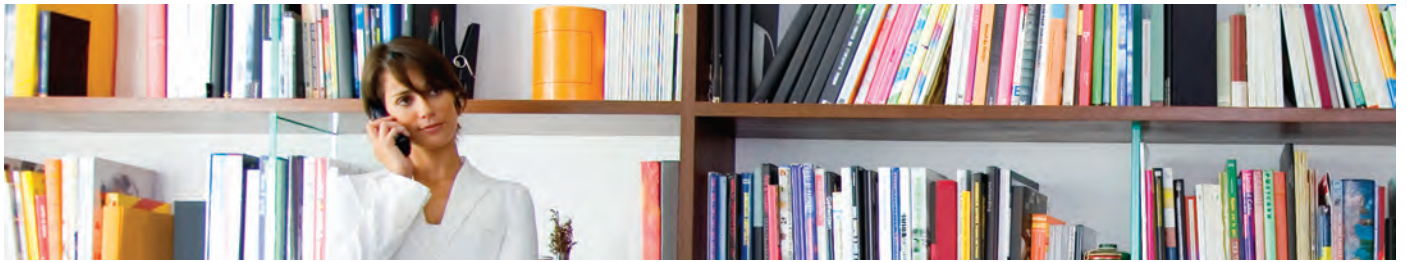
Each Target Date Fund consists of mutual funds that invest in a broad range of stocks and bonds. The initial proportions and risk levels depend on your projected retirement year. To help reduce risk as you move through your career and into retirement, the fund automatically readjusts the mix of stocks, bonds, and other asset types to a more conservative mix.

What else should I consider?

As with all mutual funds, the principal value of a Target Date Fund isn't guaranteed 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, some of your money may be merged into a fund with a more stable asset allocation.\* A TIAA-CREF Financial Consultant can help you decide whether one-step investing is right for you.

\* Target Date Funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the Target Date Funds, there is exposure to the fees and expenses associated with the underlying mutual funds.





## OPTION 2: Active investing

If you're comfortable choosing your investments, create your own portfolio

What kind of investments are included?

Through the active investment option, you can choose from a wide range of investment options to create a portfolio that's right for you. These investment choices cover the major asset classes — guaranteed, money market, fixed income, multi-asset, and equities — providing building blocks for a diversified retirement savings portfolio.<sup>1</sup>

How do these investments work?

The new investment choices offer you the flexibility to create a retirement portfolio that's aligned with your investment preferences and goals. We encourage you to examine the new investment options carefully. Consider speaking with a TIAA-CREF Financial Consultant as you set your retirement goals and build your portfolio.

If you're an investor seeking an even greater degree of independence, you can now choose a self-directed brokerage account option available from TIAA-CREF Brokerage Services. You'll have a choice of thousands of funds from hundreds of mutual fund families beyond the core investment menu to help you design and diversify your portfolio.<sup>2</sup>

What else should I consider when choosing my own investments?

Consider your risk tolerance when selecting investments for your portfolio. See page 4 for helpful steps to follow when choosing your investments. Also, as discussed on page 6, you can get retirement plan advice on the plan's investment options from a TIAA-CREF Financial Consultant. This service is available *at no additional cost to you*.

Please be aware that Hofstra University will not monitor the performance of the funds in the Brokerage account as they do with the traditional retirement program. Also, TIAA-CREF does not offer investment advice for the Brokerage funds. Before investing in a Brokerage account, we suggest you contact TIAA-CREF to learn more.

<sup>1</sup> Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss.

<sup>2</sup> Certain securities may not be suitable for all investors. Securities are not FDIC insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA-CREF. Securities are subject to investment risk, including possible loss of the principal amount invested.

# Transition Q&A

## 1. Why is Hofstra University updating the retirement program?

Hofstra University is committed to providing a retirement program that reflects today's best practices. The updates are designed to strengthen the program and help you pursue your retirement savings goals more effectively.

## 2. What is the difference among the options?

Target date funds selected by Hofstra consist of professionally allocated assets keyed to projected retirement dates. The asset allocation, a significant factor in overall portfolio performance, is determined by professionals based on your indicated retirement date.

The core-lineup includes mutual funds selected by Hofstra, including both passively managed funds and actively managed funds, in various investment categories. The asset allocation will be determined by each employee after considering all assets available to you, and your personal financial needs. We strongly encourage you to seek investment advice before determining your asset allocation, as asset allocation is a significant factor in overall performance.

Several TIAA and CREF annuity options will remain available. Please note that these options are not as highly rated by the University's independent investment advisor, although believed still to be prudent and are continued because they have historically been popular.

Finally, the self-directed brokerage window will permit an employee to self-select other mutual funds at the employee's own option. The University will not monitor performance of these funds.

The University reserves the right to modify, amend or terminate any investment options at any time.

## 3. How can I get familiar with my new investment options?

A menu of new investment options is included in this guide for your review. You can also visit the dedicated retirement program website at [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra).

## 4. If I'm happy with my current investment selections, can I keep them?

If your current investment selections are included on the new menu, you can keep them. However, some current investment options will no longer be available. Please check the new investment menu on page 2 of this guide and the accompanying Transfer Strategy to understand how your investments may be affected.

## 5. What if I need help making investment choices?

You can get help selecting your investments. Get personalized retirement plan advice on the plan's investment options from a TIAA-CREF Financial Consultant. This service is available as part of your retirement program *at no additional cost to you*.

To schedule a counseling session, call TIAA-CREF at **800 732-8353**, Monday through Friday, 8 a.m. – 8 p.m. (ET). You can also schedule online at [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow).

## 6. What should I expect from a TIAA-CREF One-on-One Counseling Session?

Counseling sessions last approximately one hour. 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-CREF Financial Consultant can use this information to understand your current financial situation and help you select the appropriate investment options.

## 7. My spouse/partner/friend is very involved in my finances. Can I bring him/her to a meeting?

Yes. Participants can bring anyone they choose to group meetings or individual counseling sessions.

## 8. Will I pay any fees to make investments in the retirement plan?

All investment options have expense ratios and other fund-specific fees that can be found in the prospectuses at [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra). Some investment options may also have redemption fees.

# Get retirement plan investment advice.

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## Support for every step of your retirement journey

Get personalized retirement plan advice on the plan's investment options from a TIAA-CREF Financial Consultant. This service is available as part of your retirement program *at no additional cost to you.*

A TIAA-CREF Financial Consultant can guide you through the transition and help tailor your portfolio to your individual needs.

This service is available at your convenience online, via phone or during a One-on-One Counseling Session. Whatever method you choose, TIAA-CREF is standing by to support you in building a strategy that can help you pursue your retirement savings goals.

### TIAA-CREF's advice is designed to help you answer these important questions:

- **Am I on track to reach my retirement savings goals?**  
We'll help you analyze how your investments are performing, and determine if you're saving enough to help meet your needs.
- **Which combination of retirement plan investments is right for me?**  
Get assistance picking the right investments, diversifying properly and allocating contributions to balance your need for growth potential with your tolerance for risk.
- **How can I meet my income needs in retirement?**  
Get help determining the amount you'll need to meet your retirement income goals.

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### HOW TO ACCESS ADVICE

#### Online:

Get quick, convenient answers via the online tool. Visit [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra), click *Log In* and select the *Advice & Planning* tab.

#### One-on-One Counseling Sessions:

You can receive personalized retirement plan investment advice either over the phone or in-person. To schedule your session, call **800 732-8353**, Monday through Friday, 8 a.m. – 8 p.m. (ET). Or visit [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow).

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## Contact TIAA-CREF

### PHONE

Call **800 842-2252** Monday through Friday, 8 a.m. – 10 p.m., or Saturday, 9 a.m. – 6 p.m. (ET).

### ONLINE

Visit [www.tiaa-cref.org/hofstra](http://www.tiaa-cref.org/hofstra) to learn about the program's investment choices, make transactions, and access retirement planning tools.

### ONE-ON-ONE COUNSELING SESSIONS

Get personalized retirement plan advice on the plan's investment options from a TIAA-CREF Financial Consultant. This service is available as part of your retirement program *at no additional cost to you*. To schedule a session, call **800 732-8353**, Monday through Friday, 8 a.m. – 8 p.m. (ET), or visit [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow).



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