(1) Welcome
Welcome to the University of North Dakota online benefits summary.
In this section we will be discussing the TIAA-CREF contribution and online enrollment information.

(2) TIAA-CREF
With TIAA you are vested immediately
Contributions are based on years of service.

- For the first two years the contributions are 3.5 % of your gross salary and UND contributes 7.5%.
- At the completion of 2 years it goes to 4.5% from the employee and 12.5% from the employer
- At the completion of 10 years it changes to 5.0% and 13.0%

All employee contributions are pretax.
An Associate Professor or Full Professor starts at the 2 year level.
Years of service credit is given for previous participation at other institutions where you contributed to TIAA-CREF as long as the funds have not been withdrawn. There is a Previous Participation form in your new employee forms to complete it is then verified Human Resources.

(3) Premium Allocation
The total amount of TIAA-CREF that is sent in on your behalf earns interest according to the allocation choices you make.

- You can allocate a certain amount to different funds or choose a Lifecycle Fund. Lifecycle Funds are listed in 5 year increments. If you choose a Lifecycle Fund close to your date of retirement, the investment will be more aggressive the farther that date is away. As you get closer to that date, the investments become more conservative.
- Your allocations can be changed at anytime
- The transfer of accumulated funds from TIAA to CREF is limited. TIAA is a guaranteed fund and once it is in that fund it stays there until retirement. The accumulations in the CREF accounts can be moved from one CREF fund to another.

(4) Enrollment
If at any point you need assistance in the enrollment process, please call TIAA at 1 (800) 842-2273 to guide you through the process.
To review your investment options prior to enrolling, go to www.tiaa-cref.org/und
Here is where you can learn about your investment options. At this point you will click on Explore Benefits. The main plan is the 401(a) DC Plan. The 403(b) and 457(b) are both supplemental plans that can be added now or at a later date. Once you have reviewed your investment options you will be ready to enroll.

Prior to your online enrollment you will want to have the following information available:
- Your investment choices
- Your own personal information
- Beneficiary’s;
  - Social Security number (optional)
  - Date of Birth
  - And their address

Go back to: www.tiaa.org/und
Click on Ready to Enroll and choose the 401(a) DC Plan

Next you will click on the Register with TIAA button to establish your new account.

The access code should populate since you have gone in on the UND site, if for some reason it did not, the code is 150010. You may now begin to enter you information

There will be a confirmation page at the end, you may want to print this or the confirmation email you receive for your records.

And again, welcome to The University of North Dakota!