

## 403b (TIAA CREF)

Human Resources recommends that you schedule a one-on-one counseling session with a TIAA-CREF representative within three months of your retirement to review your retirement planning options. To schedule an appointment with a representative, please contact **TIAA-CREF at: 1-800-732-8353**.

**Note: TIAA-CREF does not offer tax advice. It is recommended you make an appointment with your tax consultant regarding your particular situation.**

You may find the following resources helpful:

Oberlin College Defined Contribution Retirement Plan – Summary Plan Description

<http://oberlin.edu/HR/healthcare/download/SPDRA09.pdf>

Oberlin College Tax-Deferred Annuity Plan – Summary Plan Description

<http://oberlin.edu/HR/healthcare/download/SPDSRA.pdf>

Click on the link below to help you evaluate your financial needs.

**Retirement Goal Evaluator**

<https://www3.tiaa-cref.org/reteval/RetServlet>

Review your **Distribution Options**.

[http://enroll.tiaa-cref.org/oberlin/plan\\_det\\_distr\\_681.html](http://enroll.tiaa-cref.org/oberlin/plan_det_distr_681.html)

You may also review information in the links below to become familiar with your withdrawal options as a retiree. **(You may be required to sign a Guestbook then click “submit” to view the information.)**

Presentation on **Income Options**:

[http://www.brainshark.com/tiaa-cref\\_direct/LifetimeIncomeOptions](http://www.brainshark.com/tiaa-cref_direct/LifetimeIncomeOptions)

Presentation on **Life Annuity Overview**:

[https://www.brainshark.com/tiaa-cref\\_direct/Life\\_Annuity](https://www.brainshark.com/tiaa-cref_direct/Life_Annuity)

On TIAA-CREF's website, you're invited to join myretirement.org, a private online community for TIAA-CREF participants who are thinking about retirement.

At myretirement.org you can connect with peers to share tips and aspirations about entering this exciting new phase of your life. Please click on the link below to enroll and access the website.



*What members are discussing:*

*Planning for retirement*

*Caring for parents*

*Second careers*

*Living well in retirement*

*Long term care insurance*

*Volunteering*