

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

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

Presentation on **Women and Money:**

https://www.brainshark.com/tiaa-cref_direct/womenandmoney

Presentation on **TIAA-CREF Investment Value:**

http://www.brainshark.com/tiaa-cref_direct/TIAA-CREFInvestmentValue

Presentation on **Life Annuity Overview:**

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.

myretirement.org
Explore what's nextSM

What members are discussing:

Planning for retirement

Caring for parents

Second careers

Living well in retirement

Long term care insurance

Volunteering