What happens to my TIAA account after I leave Oberlin College?

Oberlin College will stop making contributions to your TIAA account. You cannot contribute your own money after you have separated employment from Oberlin College. Contributions made to your account both from Oberlin College and yourself are fully vested.

Can I exchange money among accounts if I am no longer working for Oberlin College?

Yes. If you have a Supplemental Retirement Annuity (SRA), you can exchange funds among all of the TIAA accounts. If you have a Retirement Annuity (RA), you can exchange funds among any of the TIAA variable annuity accounts available under our retirement plan.

Can I continue to contribute to my TIAA with another employer?

You can only make additional contributions if you are employed at an institution that has TIAA. If your employer does not offer TIAA, you can leave your accumulations with TIAA. You may also rollover your TIAA assets to another qualified retirement plan.

How will I be taxed if I do withdraw funds?

If you withdraw money before the age of 59 1/2, the money will be subject to a 10% federal tax, and the full amount of the withdrawal is taxed as ordinary income.

TIAA is here to help you every step of the way. You should consider the investment objectives, risks, charges and expenses carefully before investing.

If you have any questions about the products, services and benefits available to you, please call 1-800-842-2733 or visit online at [www.tiaa.org](https://www.tiaa.org/public/index.html)