Oberlin College is making changes to the online experience of the Oberlin College Retirement Plan. This enhancement will give you more flexibility when making contributions to your retirement account.

**Online salary deferral**
Starting on September 1, 2020, you will be able to change your contribution amount and set up automatic increases by logging in to your TIAA account. You will no longer need to submit a paper form.

Simply log in to your account at TIAA.org/oberlin. Under the Actions header, select Change Contribution Amount under Retirement Plans.

If you have questions or need assistance in changing your contribution amount online, call 800-842-2252 to speak to a TIAA financial consultant, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

You may also contact Tom Schiltz in Human Resources at tschiltz@oberlin.edu.

**Getting online access is easy**
Don’t have an online account? Getting set up is easy. Visit TIAA.org/oberlin. Click Log in in the upper-right corner and select Register for online access.

**Available education, tools and resources**
TIAA has many online resources to help you learn more about saving and managing your finances:
- Live and recorded webinars at TIAA.org/webinars
- Information about budgeting, college savings, investing and more at TIAA.org/insights
- Interactive planning tools at TIAA.org/tools

**Key dates**
There will be a brief quiet period from August 11 – August 31, 2020, during which you will not be able to make changes to your contribution rate or enroll in the plan. During this period, you can still access your account, request fund transfers, update your beneficiary or review investment performance.

**Help when you need it:**
Financial advice is available as part of your retirement plan at no additional cost. Take advantage and schedule a virtual one-on-one counseling session today.

Visit www.tiaa.org/schedulenow or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET) and schedule a session to:
- Understand all your investment options
- Determine how much to save
- Make informed choices and monitor your progress

Visit TIAA.org/oberlin anytime to learn more about your plan and its options.

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This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor’s own objectives and circumstances.

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The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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