

## Caltech Retirement Benefits: What You Need to Do

The Caltech Retirement Program is designed to provide part of your income in retirement. To get the most from your Caltech Retirement Benefits, please read the instructions below.

### Caltech Retirement Plan

When you become eligible for the Caltech Retirement Plan, participation is automatic — you do have to enroll to choose how you'd like to invest the value of your Retirement Plan Account. A wide range of investment options are available through TIAA-CREF. See the enclosed green Caltech Retirement Plan Enrollment Book for details about your investment choices.

For questions about investment options you may contact the TIAA-CREF Telephone Counseling Center at 1-800-842-2776 to speak with a TIAA-CREF Consultant. Consultants are available Monday - Friday, 5 a.m. – 7 p.m. (Pacific Time) and Saturday, 6 a.m. - 3 p.m. (Pacific Time).

Complete the enrollment form enclosed in the Enrollment Book and return within one week of your Benefits Orientation to the Benefits Office at 161-84 (399 South Holliston). If you do not complete an enrollment form, your money will automatically be invested in one of the TIAA-CREF Lifecycle funds based on your year of birth (see chart below). Information about each Lifecycle Fund is provided in your Enrollment Book, pages 11–13. You may change this allocation at any time by contacting TIAA-CREF.

The following chart shows the default Lifecycle Fund based on your year of birth.

If Your Year of Birth is	The Default Lifecycle Fund is
1948 or earlier	Lifecycle Fund 2010
1949 to 1953	Lifecycle Fund 2015
1954 to 1958	Lifecycle Fund 2020
1959 to 1963	Lifecycle Fund 2025
1964 to 1968	Lifecycle Fund 2030
1969 to 1973	Lifecycle Fund 2035
1974 or later	Lifecycle Fund 2040

### Tax-Deferred Account (TDA) Retirement Savings Plan

The TDA Retirement Savings Plan is designed to help you save for retirement on a tax-deferred basis. Enrollment in the TDA plan is completely voluntary and you can enroll at any time during the year. The TDA Retirement Savings Plan allows you to set aside money from your paychecks before taxes are taken out (which saves you money). You choose how much you want to contribute up to the annual limit. You also choose how to invest your contributions by selecting from a variety of investment options through two different financial institutions — TIAA-CREF and/or Fidelity.

**If you would like to enroll in the TDA Retirement Savings Plan account, please complete the attached Enrollment Packet Request Form and return it to the Human Resources Benefits Office at 161-84 (399 South Holliston). You'll receive an Enrollment Packet.**

#### Questions?

If you have any questions, please contact the Benefits Office at (626) 395-6443 or (626) 395-6483.

# CALTECH

## Tax-Deferred Account (TDA) Retirement Savings Plan Enrollment Packet Request Form

**Please send me the enrollment packet(s) for the following financial Institutions:**

- TIAA-CREF
- Fidelity Investments

**Mail my enrollment packet(s) to:**

- My Home Address (provide below)
- Mail Code: \_\_\_\_\_

***Please Print***

Name:

Home Address:

Office Phone:

**Return this form to the Benefits Office of Human Resources at 161-84.**