



After employment at Seacrest you may be eligible to **enroll in our retirement plan with TIAA-Cref**. To be eligible you must work 1000 hours in that specific calendar year for it to count as an eligible year.

Seacrest contributes to this account according to the schedule below. After you enroll, you may change the mix of investments however/whenever you think it prudent through their online service. This retirement account is an account that is totally yours. Seacrest contributes money and 100% of the money contributed becomes yours, additionally any profit or loss in the investments is yours.

Retirement contribution schedule:

- Completed 1 to 3 years of employment = Seacrest contributes 3% of annual salary
- Completed 4 to 8 years of employment = Seacrest contributes 5% of annual salary
- Completed 9 to 12 years of employment = Seacrest contributes 7% of annual salary
- 12+ years of employment = Seacrest contributes 8%

You will be given credit for years worked in any educational institution; please make certain the Business Office has documentation of your years of experience so that the appropriate calculations can be made. This is your responsibility to demonstrate years of experience. Please respond with an email and a resume attached or a statement that includes the name of employer, dates of employment and title.

In order to participate in the Seacrest contributions, **you** need to activate the enrollment and open this account; third parties are not able to do this for you. **The information for how to do this is attached to this email.**

Whether you open the account and participate is up to you, however, Seacrest is willing to contribute money on your behalf, based on your experience in educational institutions. Please take the time to open the account to begin receiving this contribution from Seacrest.

The data you need to have with you to enroll is:

- The Seacrest Plan # 346057 is the one to which Seacrest contributes on your behalf
- The enrollment site asks everyone for a salary reduction form – they do not have one set up for Seacrest so skip past this portion of the enrollment process - it won't affect your account
- IF you decide to also contribute additional money to your account, you must enroll in both the Seacrest Plan #346057 AND the Employee Voluntary Payroll Deduction Plan # 346056
- You have to enroll in both plans above if you decide to make your own contributions – no exceptions made by TIAA-CREFF
- Online Enrollment Hotline phone # 1-800-842-2888

Sincerely,

Marty

Martha J. Durham

Director of Human Resources

mdurham@seacrest.org



How to enroll online

Important

If you participate in your Retirement Plan, you may be required to complete and submit a Salary Reduction Agreement form for your enrollment application to be processed. Please contact your Benefits office for more information.

You can receive retirement plan advice on your plan's investment options at no additional cost to you. A TIAA-CREF Financial Consultant can help you select the mix of investment options appropriate for your retirement savings goals and risk tolerance. For more information, call 800 842-2252.

TIAA-CREF makes it easy for you to enroll in your Retirement Plan

Online enrollment is the fastest and easiest way to enroll. Before you begin, have the following information available:

- The access code for each plan for which you are eligible:
Obtain Access Code from your Benefits Office
- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your investment allocations. For information about your investment options, please go to www.tiaa-cref.org/myretirementplan to review the menu

To enroll online

Go to www.tiaa-cref.org/myretirementplan, enter your access code and click *Submit*.

- Select your plan name and click *Enroll Now*.
- Click the plan name under the *Online Enrollment* section, and you will come to the *Welcome* page.
- **If you are a first-time user:** Click *Register with TIAA-CREF* to create your User ID and password
- **If you are a returning user:** Enter your User ID and click *Log In*
 - Follow the on-screen directions to complete your enrollment application.
Note: At the allocation screen, click on any investment choice to view its fact sheet.
 - Print a confirmation page from the *Thank You* screen.

We're here to help

If you need assistance with enrolling online, call TIAA-CREF at **800 842-2888** Monday through Friday, 8 a.m. to 10 p.m., or Saturday 9 a.m. to 6 p.m. (ET).



Financial Services

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org for details.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products.

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