



457B DEFERRED COMPENSATION ADD / CHANGE FORM

Attention Human Resources Department:

TIAA-CREF 457(b) Deferred Compensation payroll deduction offered by the Town

As an employee of the Town of Middletown, I request enrollment in the TIAA CREF 457B:

- New amount per pay period \$ _____ or _____ %, effective with the payroll date _____.
- Change amount per pay period to \$ _____ or _____ %, effective with the payroll date _____.
- Disenroll me in the 457 Deferred compensation effective _____.

For employees 50 years of age or older, IRS law allows additional contributions:

- Automatically continue my 457 contributions at the same rate as above until the combined annual deferral cap per IRS law for the calendar year is reached.
- Continue my 457 contributions per pay period at the rate of \$ _____ or _____ %, effective with the payroll date _____ until the end of the calendar year.

Annual limits may be found at www.irs.gov/retirement-plans - Publication 4484 or you may inquire with Human Resources.

Signed,

Name (print)

Signature

Department

Date



How to enroll online

TIAA-CREF makes it easy for you to enroll in the Town of Middletown 457(b) Plan

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

- 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/middletownri to review the menu

To enroll online

Go to www.tiaa-cref.org/middletownri, and click *Enroll Now*. Next, click the plan name under the *Enroll Online* section. You will come to the *Welcome* page. Once on this page:

- **If you are a first-time user:** Click *Register with TIAA-CREF* to set up your User ID and password
- **If you are a returning user:** Enter your established TIAA-CREF 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).

Important

Employees are eligible to make their own contributions provided they have completed the necessary Salary Reduction Agreement, which is available at www.tiaa-cref.org/middletownri, or from your Benefits Office.

You can receive personalized investment advice from TIAA-CREF. 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.



Financial Services



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.

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

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

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Town of Middletown 457(b) Deferred Contribution Plan #406494

Plan Administrator : TIAA CREF

Contributions:

Optional

May be a flat dollar amount or % of gross payroll

Employee directs investment of deposits.

Employee vests immediately in all contributions from their paycheck. IRS rules apply as to withdrawals.

www.TIAA.org to enroll