



Science of Benefits

Navigation Guide for the Caltech Retirement Plans

Updating your contribution amounts

To access your TIAA account

For Campus Employees:

1. Log in through www.access.caltech.edu
2. Enter your Access credentials (username and password)
3. Click on **MyBenefits**
4. Enter your Access credentials again
5. Click on the blue **"Manage my TIAA"** tile
6. Click on the green **"Manage my TIAA contributions"** tile **twice**
7. You are now on the TIAA Contributions page

For Lab Employees:

1. Access Workday from the JPL Space Intranet
2. From the Workday home page, select the **JPL Benefits** icon under "Your Top Apps" (Click "View All Apps" if icon is not visible)
3. Select the **Retirement Plans** tab, under **Manage**, select **"Manage TIAA Contributions"**
4. You are now on the TIAA Contribution page

To change your existing contribution amount to the Voluntary Retirement Plan and/or 457(b) Plan:

1. Click **"MANAGE CONTRIBUTIONS"**

Voluntary Retirement Plan and 457(b) Plan Eligible Participants

(Proceed to Step 2 below if you are not eligible for the 457(b) Plan)*

At the beginning of the session you will be asked whether you'd like to contribute to each plan for which you are eligible, even if you are currently contributing to these plan(s) (see below).

Would you like to contribute to your 457(b) plan?

- Yes: By selecting yes, I understand that I can set up, keep or change my contribution.
- No: By selecting no, I understand that I either choose not to contribute, or end my current contribution.

Would you like to contribute to your 403(b) plan?

- Yes: By selecting yes, I understand that I can set up, keep or change my contribution.
- No: By selecting no, I understand that I either choose not to contribute, or end my current contribution.

If you are contributing to all plans for which you are eligible but wish to change your deferral amount to only one of the plans:

- A. Be sure that "Yes" is checked under each plan. *Note: If you click "No", this will cancel your current deferral amount for that plan.*
- B. For the plan you do not want to change, leave the deferral amount as is, and continue to the next plan to make your change.

*** Remember, only pretax contributions are permitted in the 457(b) Plan. Eligibility for the 457(b) Plan is contingent on yearly salary requirements. For more information, please consult the Summary Plan Description.**

2. **Be sure to indicate if you have contributed to another employer plan during the current tax year.** If you have already completed this step, go to Step 3.
 - Click on **"Enter prior contributions"** and enter the total amount of pretax and/or Roth contributions you made to another employer's 403(b), 401(k) or 401(a) plan in the current tax year. **Note: Your maximum contribution amount will be reduced by the amount you enter.**
3. **How much do you want to contribute?** You have two options, follow the instructions on the back for the option you prefer.

<p style="text-align: center;">The maximum amount</p> <p>This option allows you to contribute the maximum allowable amount each year based on your limit</p>	<p style="text-align: center;">A dollar amount</p> <p>This option allows you to enter the amount you want to contribute per pay period</p>
<ol style="list-style-type: none"> 1. Click on “The maximum amount” 2. Click on “Split Between Pretax and Roth Contributions” <i>Note: If you don’t make this election, your total contribution amount will automatically be defaulted to “Pretax”.</i> 3. In each box, indicate the percentage of your deferral amount to be allocated to Pretax and/or Roth after-tax contributions. <i>Note: The sum of your Pretax and Roth percentages must equal 100%.</i> 4. When would you like to start making contributions? <ul style="list-style-type: none"> ➤ First available paycheck—This option is pre-selected. Your elected amount will process in the next available pay cycle. If this is what you want, you can move on. ➤ Future date—Allows you to select a future payroll date to start your new contribution amount. <i>Note: There is a link to view the payroll calendar for pay dates and election deadlines.</i> <p>Review and click “NEXT”</p> 5. “Review your contributions”—This screen allows you to review your election and make edits. 6. Click on <input checked="" type="checkbox"/> I have read and accept these Terms & Conditions. <i>Note: Click on “Terms & Conditions” to view the terms language.</i> 7. Click “CONFIRM” to submit your election. Print your confirmation page. You will also receive a confirmation email from TIAA. 	<ol style="list-style-type: none"> 1. Click on “A dollar amount” 2. Enter the amount per pay period in the box. <i>Note: The amount you enter will be taken from each paycheck.</i> 3. Click on “Split Between Pretax and Roth Contributions” <i>Note: If you don’t make this election, your total contribution amount will automatically be defaulted to “Pretax”.</i> 4. In each box, indicate the percentage of your deferral amount to be allocated to Pretax and/or Roth after-tax contributions. <i>Note: The sum of your Pretax and Roth percentages must equal 100%.</i> 5. When would you like to start making contributions? <ul style="list-style-type: none"> ➤ First available paycheck—This option is pre-selected. Your elected amount will process in the next available pay cycle. If this is what you want, you can move on. ➤ Future date—Allows you to select a future payroll date to start your new contribution amount. <i>Note: There is a link to view the payroll calendar for pay dates and election deadlines.</i> <p>Review and click “NEXT”</p> 6. “Review your contributions”—This screen allows you to review your election and make edits. 7. Click on <input checked="" type="checkbox"/> I have read and accept these Terms & Conditions. <i>Note: Click on “Terms & Conditions” to view the terms language.</i> 8. Click “CONFIRM” to submit your election. Print your confirmation page. You will also receive a confirmation email from TIAA.

To stop your contributions to the Voluntary Retirement Plan and/or 457(b) Plan

1. Select **“Stop voluntary contributions”**
2. **“Do you want to stop contributions to your 403(b) Voluntary Plan and/or 457(b) Plan?”**
Click **“YES”**
3. Click on **I have read and accept these Terms & Conditions**
4. Click **“STOP CONTRIBUTIONS”**
5. Review your elections, click **“NEXT”** and accept by checking the box and clicking **“CONFIRM”**
6. Review and print your confirmation page. You will also receive a confirmation email from TIAA.

