

Welcome to your NORC retirement plan.

NORC recognizes the importance of providing you with ways to plan for your financial future. Your retirement program is an important part of your overall benefits.

The NORC Supplemental Plan:

Once you are eligible, you can enroll and make changes to your supplemental retirement plan voluntary contributions and investment options.

You may elect to automatically increase your voluntary supplemental retirement plan contributions, choose the rate of increase (percentage), and select when you would like to start and stop the automatic increase.

You can choose to make your voluntary contributions as pretax, Roth, or a combination. You may contribute up to a maximum amount determined annually by the IRS.

Please Note: Effective January 1, 2026. If you will be making age-based catch-up contributions and your previous year's salary was above \$150,000, any age-based catch-up contributions must be made as Roth (post-tax).

The NORC Retirement Plan:

You must reach age 21. You must complete 1,000 hours of service to be eligible for the plan. The initial eligibility requirements need to be satisfied only once.

After satisfying initial eligibility, you are required to complete 1,000 hours of paid service each year as reflected on your W-2 to qualify for a contribution.

You will be automatically enrolled to begin receiving contributions made by NORC on your behalf. The contributions are made pre-tax and are immediately vested.

After being automatically enrolled, you will be able to log in to tiaa.org and update your investments and assign beneficiaries.

Simple steps to set your path



Visit www.tiaa.org/norc

- Choose the button to "Enroll or update"



First time to TIAA?

- Click "Register" with TIAA to create your user ID and password, and then log in

Already registered?

- Log in with your ID and password
- Review your personal details
- Select "Start Enrollment"



Determine your retirement contributions:

Follow the prompts to:

- Choose your contribution amount or percentage
- Select the contribution type pre-tax or Roth
- Select the start date
- Elect if you would like auto-increase. If you do, complete the section for the annual percentage increase and the maximum percentage.



Choose investment options. Follow the prompts to select from one of three investment options:

- Choose for me - one-step investing. Puts you in an age-appropriate Nuveen Lifecycle Index fund.
- Help me choose – answer a series of questions and have a custom portfolio option to implement
- Choose my own - pick your own investments from the plan's list of available investments



Next, add your beneficiaries:

- Add your primary beneficiary names (and SSN and DOB, if able)
- Add any contingent beneficiary names that you would like

Lastly, review and confirm submission for enrollment

Online tools and resources:

- Visit [tiaa.org/learn](https://www.tiaa.org/learn) for help on creating a budget or calculating your needs for retirement.
- Learn more about saving and managing your finances—go to [tiaa.org/webinars](https://www.tiaa.org/webinars) to join a live or on demand webinar.
- Are you closer to retirement? Visit [tiaa.org/retirementincome](https://www.tiaa.org/retirementincome) to see how your retirement plan options can provide income that is guaranteed for life.¹

Download the Apple or Android app from the App Store®, Google Play™ Store or Windows Store to access your account on your mobile device.

Scan the code with your phone.



We're here to help.

If you have enrollment or general financial questions, contact the TIAA National Contact Center at **800-842-2252**—representatives are available weekdays, 8 a.m. to 10 p.m. (ET) or schedule a virtual meeting with a TIAA financial consultant at no additional cost.

Visit [tiaa.org/schedulenow](https://www.tiaa.org/schedulenow) or call **800-842-2252** to schedule an appointment.



1. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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Investment products may be subject to market and other risk factors. See the applicable product literature or visit [tiaa.org](https://www.tiaa.org) for details.

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