

Information fact sheet for VCU-Qatar employees.

TIAA Guidelines for VCU Qatar Foreign Address Participant (FAP) Employees, TIAA can help manage your financial future.

Participants without a US address of record who are actively employed or separated from employment from VCU can manage their TIAA account(s) with the Virginia Commonwealth University Optional Retirement Plan (ORP), Tax-Deferred Annuity 403(b) Plan and Cash Match Plan online.

If you are a new employee, visit tiaa.org/vcu and select **Login** to enroll in the plans if you haven't already done so. Select your investment choices and beneficiaries. If you are a first-time user, select **Login** then select **Need online access?** as you will need to register to create your user ID and password.

FAP Employees Capabilities.

- Speak to TIAA about their account.
- Purchase mutual fund shares through your TIAA account(s).
- Maintain existing mutual fund holdings.
- Reallocate future contributions.
- Reinvest dividends and capital gains payments generated from existing holdings.
- Liquidate existing holdings, subject to the terms of the plan.
- Make withdrawals, subject to the terms of the plan.
- Transfer assets to another institution, subject to the terms of the plan.

FAP restrictions and general information.

- Restrictions apply to participants whose address of record lies outside of the United States.
- TIAA also prohibits the offer of investment advice to all individuals with a foreign address of record.
- TIAA is prohibited from providing investment advice to participants with a foreign address.
- If the participant maintains a legitimate US address and can receive mail at that address, they should contact us so we can adjust our records accordingly.
- There are restrictions in place to help ensure that, to the greatest extent possible, TIAA does not violate laws of foreign jurisdiction or contractual agreements with mutual fund providers.



Need help?

Visit tiaa.org/vcu or call **800-842-2252** weekdays, 8 a.m. to 10 p.m. (ET).

Learn more about your investment choices online at tiaa.org/vcu.

If you have a legitimate US mailing address, including an address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, the restrictions referenced in this communication may not apply to you. Please contact TIAA for assistance.

Securing Distributions upon Separation of Employment

The following information is for employees that are separating their employment from VCU and have a balance in the ORP, Tax-Deferred Annuity 403(b) Plan and Cash Match Plan.

If you have a balance in the VCU ORP, you are required to have a break in service of no less than one full calendar month and complete the Termination Certification Form (VRS-65D) and return to VCU HR.

For distribution information about the TDA 403b and Cash Match plans, contact TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET). Securing Distributions as a FAP.

Securing Distributions as an FAP.

- **Cash payment:** If requesting a cash distribution payment, the FAP will need to call TIAA's National Call Center (NCC) at **800-842-2252** to request cash distribution forms including the W8-BEN and Global Pay Wire form.

Upon completion of the distribution forms, you will also need to return a W8-BEN form. If a participant wants their payment in the form of a Global Pay Wire, they will also need to request a Global Pay Form from the TIAA representative. The global pay option may be restricted if they are in a blocked or sanctioned country. Qatar is not currently on the list of blocked or sanctioned countries for Global Pay.

- **Funds From a Foreign Retirement Account:** TIAA's current policy does not allow funds from a foreign pension/retirement account to be directly rolled over into a participant's account with TIAA or funds from a TIAA account to be directly rolled to a foreign pension/retirement account. If you have a foreign pension/retirement account and have questions about rollovers, please call TIAA at **800-842-2252**.
- **Funds to a Foreign Retirement Account:** If a FAP requests a distribution to roll over funds (i.e., 60-day rollover), the distribution would be subject to withholding taxes, based on any tax treaty rates, if applicable. The default withholding on a lump-sum distribution would be 30% if a valid Form W-8BEN is not on file, or if there is no tax treaty in effect between the U.S. and the payee's country of residence. However, if the participant lives in a country that has a tax treaty with the U.S., the treaty may dictate what amount of the distribution is subject to withholding tax (potentially resulting in a reduced rate). In order for the participant to take advantage of the treaty rates, they must have a completed Form W8-BEN on file with TIAA.

Take action starting at tiaa.org/vcu.

Once you've logged in with your user ID and password, select Accounts. From there, you can:

- **Change the investment of future contributions:** Select Change retirement investments, then Choose future investments. Choose each account or contract to update, and then enter investment instructions.
- **Transfer assets among plan investment options:** Select Change your retirement investments, then Exchange. Choose each account or contract to update, and then enter investment instructions.
- **Update your beneficiary designation:** Select Profile, then select Manage beneficiaries to make changes to multiple accounts or to update beneficiaries on a specific account.
- **Take care of administrative needs:**
 - Review and update your personal information.
 - Check account balances and confirm contributions.
 - View and research the performance of the plan's investment options Choose eDelivery.



Need more help?

Managing your retirement account is just the beginning. See the next page for other online resources available to you.

Note: Individuals that do not have a social security number will not be able to go through the online registration process at **tiaa.org** as you need a social security number to register.

If you have a tax identification number, you can register online. Upon your online registration being completed, please contact TIAA at **800-842-2252** to ensure you can access your online account.

Additional education, tools and resources for you.



Financial education

TIAA has resources to help you learn more about saving and managing your finances. Visit tiao.org/webinars to watch on-demand webinars.



Online¹

Visit tiao.org/tools for interactive planning tools.

- Under Plan & Learn, select the Create a personalized plan for an estimate of how much of your salary you might be able to replace at retirement.
- Visit tiao.org/learn for information about budgeting, investing, college savings and more.
- Visit tiao.org/tools for interactive planning tools.

Investment advice is not available to participants who reside outside of the United States.



Reach us by phone

Call **800-842-2252** to speak to a TIAA financial consultant, weekdays, 8 a.m. to 10 p.m. (ET). Also, automated access is available 24/7.



Track all your accounts in one place

Use our 360° Financial View through your secure account at tiao.org.

- View all your accounts by linking them from more than 11,000 financial institutions.
- Track your spending.
- Set up email alerts.
- Create a budget in minutes. Manage your financial life, at no additional cost.

1. The projections or other information generated by the tools listed above regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

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 tiao.org for details.

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