



UNIVERSITY OF
CENTRAL
ARKANSAS

Look for exciting changes coming soon to the University of Central Arkansas Retirement Plans with TIAA

The University of Central Arkansas is proud to offer a retirement program designed to help you plan for your future – one that supports your financial goals and financial wellness.

As a part of our ongoing efforts to ensure our plans remain financially strong and continue to serve your best interests, this spring we will be implementing enhancements to retirement benefits for TIAA plan participants. You do not need to take any action at this time – future communications will outline any steps you may want to consider.

First and foremost, **contribution rates and eligibility requirements are not changing**. The basic design of the retirement program will remain the same. In April, we will be implementing the following enhancements to TIAA plans:

The following enhancements begin April 22, 2026:

- **A new default investment option.** The TIAA plan's default investment option will be updated. It will transition from the current lifecycle funds to a new offering called Retirement Plus Portfolio IV service. This new default option automatically manages your investments, making it easier for you to stay on track with your retirement goals. Participation in Retirement Plus Portfolio IV is optional – you continue to have the freedom to select your own, or different, investment decisions. However, the moderate Retirement Plus Portfolio IV model will become the default option for participant balances at TIAA who do not make a different investment election during the transition.
- **New TIAA account(s).** If you currently contribute to and/or have a balance in mutual funds in the plans, you'll be enrolled in a new type of plan account(s) with TIAA. You will receive instructions for accessing and managing your new account(s), as well as information about any changes to your investment options.
- **New investment options come with lower fees.** Some of the current investment options will be replaced. The new investment lineup will offer carefully selected options you can use to create your own investment strategy. Several options come with reduced costs, which may reduce the amount you pay in fees and help you to reach your retirement savings goals.
- **Self-directed brokerage option.** This new feature allows you to invest a portion of your account in a self-directed brokerage account. If you're an experienced investor seeking access to additional investment choices.

Important resources will remain the same: you'll continue to have **TIAA account access** and will receive instructions for accessing and managing your new account(s). Also, you'll continue to receive **retirement plan investment advice** from a TIAA financial consultant *at no additional cost to you*.

Make the most of your retirement benefits

These enhancements provide an opportunity to review your account and your retirement goals to see how the plan changes may benefit you. A retirement plan Transition Guide with details including key dates, specific action steps, upcoming information sessions, along with other available resources will be sent to you on or about Mar. 20, 2026.

Please note the following dates for anticipated changes and events. **There is nothing you need to do at this time.**

Key dates

Expected date (2026)	Change/Event
	<p>The new investment lineup and all new services will become available.</p> <p>Enrollment in a new plan account(s) will occur and enrollment in the moderate Retirement Plus Portfolio IV model is expected to occur, unless you choose to unsubscribe during the opt-out period. You will be sent an enrollment confirmation for all changes that occur.</p> <p>New plan account(s) will receive the first payroll contribution, invested in either:</p>
Apr. 22	<ul style="list-style-type: none">• The plans' new default investment—a moderate Retirement Plus Portfolio IV service model that corresponds to the year you will turn age 65—in your new Retirement Choice Plus (RCP) account(s)• Your chosen Retirement Plus Portfolio IV model in your new RCP account(s)• Your chosen investment option(s), if you update your investment choices, in a new Retirement Choice account
Week of Apr. 27	<p>Eligible existing balances will be transferred to your new Retirement Choice account(s) and the moderate Retirement Plus Portfolio IV model, or to your selected investments if you choose to unsubscribe. Please note: Existing annuity balances will not be automatically transferred.</p>

Questions?

We'll keep you informed throughout the upcoming plan transition. If you have questions, visit tiaa.org/uca or call **800-842-2252**, weekdays, 7 a.m. to 9 p.m. CT.

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 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.org/uca 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, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.