



LAKE ERIE
COLLEGE



Retirement program updates

Lake Erie College is enhancing the retirement program with new investment options and services to help you pursue your retirement goals.

The enhancements will start Feb. 4, 2026.



The what, when and how of the retirement program updates

Updates to your program

The upcoming enhancements are designed to help you plan and save for retirement.



AICUO MEP

Lake Erie College is joining the Association of Independent Colleges and Universities of Ohio (AICUO) Multiple Employer Plan (MEP), which will allow for more efficient management of the retirement program.



AICUO MEP Target Date Model Portfolios

This new service automatically manages your investments and can help you stay on track with your retirement goals. It will also serve as the new plan's default investment option.

You will be subscribed to this default investment option unless you elect a different option.



New plan

You will be automatically enrolled in the AICUO MEP 403(b) Plan – Lake Erie College, and there will be no interruption to your contributions.



Make sure to review the enclosed guide and notices for important dates and information about the plan enhancements. You can make changes to your account and investment choices at any time.

No longer employed by Lake Erie College?

Although you aren't actively contributing to the retirement program, please review the enclosed information to understand what's happening and how the changes may affect your account balance.

Mark your calendar

FEB. 4, 2026

All new services and the investment lineup will go live.

You will be enrolled in the new AICUO MEP 403(b) Plan – Lake Erie College. You'll be automatically subscribed and future contributions will be directed to the AICUO MEP Target Date Model Portfolios. You can make changes to your account at any time.

WEEK OF FEB. 16, 2026

Existing eligible balances transfer to your new plan and the AICUO MEP Target Date Model Portfolios (or the investments you choose). Refer to page 9 of the enclosed *Plan update details* for additional details.


Financial Design Investments and Insurance has been selected to provide financial planning, investment advice services and information about the upcoming changes to all plan participants through group and private in-person or virtual meetings and by phone.

Financial Design Investments and Insurance

ONSITE GROUP PRESENTATION

DATE (2026)	TIME (ET)	LOCATION
Wednesday, Jan. 21	Noon and 3 p.m.	Social Parlor, College Hall

INDIVIDUAL MEETINGS

DATE (2026)	TIME (ET)	LOCATION	REGISTER
Tuesday, Feb. 17	8:30 a.m. – 4:30 p.m.	Learning Commons	

Consider your next steps

It's important to play an active role in planning for your retirement.¹

- Read the enclosed information carefully to see how the changes may affect you.
- Check your beneficiary designation(s). Log in to your account to make any updates.
- Review the investment lineup and your investment choices. Make any changes needed.

Know your additional resources.

This service is available *at no additional cost to you, and no minimum balance is required.*

FINANCIAL DESIGN INVESTMENTS AND INSURANCE

Call **866-435-0634** or email **fda@financialdesigninvestments.com**.

Manage your account.

ONLINE

Visit tiaa.org/aicuo and log in to your account. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the directions to access your account.

PHONE

Call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.



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¹ If you currently receive retirement plan distributions, have automatic account rebalancing and/or have loans, you may be required to take action. Please review the enclosed guide.