

# Retirement plan updates

Eastern Kentucky University (EKU) is enhancing the retirement plans with new investment options and services to help you pursue your retirement goals.

**The enhancements will start in mid-April 2026.**



The what, when and how of the retirement plan updates

# Updates to your plans.

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



## A new way to invest: EKU Lifecycle Models

This new service automatically manages your investments and can help you stay on track with your retirement goals. It will also serve as the plans' new default investment option, replacing the Nuveen Lifecycle Funds.

If you are currently invested in the Nuveen Lifecycle Funds **or** have not updated your investment choices since Apr. 9, 2024, you will be subscribed to an EKU Lifecycle Model portfolio that aligns with your anticipated retirement age.

Review pages 14 – 15 of the enclosed *Plan update details* for more information.



## Updated core investment lineup

If you prefer to build your own portfolio, the core investment lineup will remain available. Some investment options will be replaced, and new lower-cost classes of several investment options will be available in the updated lineup.



## New account

If you currently make or receive contributions or have mutual fund balances, you will be automatically enrolled in a new type of plan account.



## Lower investment-level fees

Fees are being reduced to help manage the overall cost of participation in your retirement plan.

# Mark your calendar.

## APR. 17, 2026

You may be automatically subscribed to the new EKU Lifecycle Models. See pages 14 – 15 of the enclosed *Plan update details* for more information.

If you *are not* automatically subscribed, you may still be impacted by the change to the core investment lineup, and you'll receive a new account.

You can make changes to your account at any time.

## WEEK OF APR. 20, 2026

Existing mutual fund balances are transferred. If an EKU Lifecycle Model is automatically selected for you, your eligible balances will be transferred to the model portfolio.

If an EKU Lifecycle Model *is not* automatically selected for you, and you are invested in the investments that are moving to new options (review pages 16 – 19 of the enclosed *Plan update details* for more information), balances in those investment options will be transferred to the new investments.

All other investment options will be transferred to the same investment option in your new account.

## APR. 24, 2026

First payroll contribution occurs after the plan changes.

**Mar. 30, 2026,  
at noon ET**

Attend an informational webinar on the plan changes. Register at [webinars.on24.com/client/EKU2026](https://webinars.on24.com/client/EKU2026) to get answers to your questions.



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

## No longer employed by EKU?

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

# Consider your next steps.

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

- 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.

## Schedule an investment advice session.

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

### TIAA

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow), or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.

## Manage your account.

### ONLINE

Visit [tiaa.org](https://tiaa.org) 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.



<sup>1</sup> If you currently receive retirement plan distributions, have automatic account rebalancing, use the Retirement Plan Portfolio Manager (RPPM) service and/or have loans, you may be required to take action. Please review the enclosed guide.

# PLAN UPDATE DETAILS

## Announcing updates to the Eastern Kentucky University retirement plans

Eastern Kentucky University (EKU) is enhancing the retirement plans with new investment options and services starting in mid-April 2026. Carefully review this guide for details about the plan updates. You'll find information about new features, new investment choices, opportunities for investment advice and more.

The enhancements apply to the following retirement plans:

- Eastern Kentucky University 403(b)  
DC Retirement Plan
- Eastern Kentucky University 403(b)  
Tax-Deferred Annuity Plan
- Eastern Kentucky University 457(b)  
Deferred Compensation Plan



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## Enhanced features to help you plan and save for retirement

The opportunities you have to plan and save for your financial future are important. That's why ECU recently reviewed the retirement plans with TIAA and will be implementing some important updates soon.

ECU is making the updates described below to the retirement plans, offering investment options, services and tools that can help you plan for your retirement savings goals. These updates begin Apr. 17, 2026.

- **EKU Lifecycle Models.** This new service automatically manages your investments and helps you stay on track with your retirement goals. It will also serve as the plans' new default investment option, replacing the Nuveen Lifecycle Funds.
- **New investment options.** New lower-cost classes of several investment options will be available in the updated lineup.
- **New account.** If you currently make or receive contributions or have mutual fund balances, you will be automatically enrolled in a new type of plan account.
- **Lower investment-level fees.** Fees are being reduced to help manage the overall cost of participation in your retirement plans.
- **Continued retirement plan investment advice.** You can continue to receive advice on the investment options from a TIAA financial consultant. You can also still use Retirement Plan Portfolio Manager (RPPM), a fee-based service that offers personalized investment advice and professional management of your account.



### NO LONGER EMPLOYED BY ECU?

Although you're not actively contributing to the retirement plans, you have balances in one or more accounts. While you don't have to do anything right away, you should review this information to learn what the changes may mean to you.

# Key dates for retirement plan updates

DATES (2026)	EVENTS
Mar. 30 at noon ET	Informational webinar on the plan changes. Register to attend at <a href="https://webinars.on24.com/client/EKU2026">webinars.on24.com/client/EKU2026</a> and get answers to your questions.
Apr. 17	Updates take effect. Enrollment in a new plan account with TIAA is expected to occur, and an enrollment confirmation will be sent. You may be subscribed to an EKU Lifecycle Model portfolio. See pages 14 – 15 for more information. New investment options in the plans' core lineup are available.
Week of Apr. 20	Existing mutual fund balances are transferred to the new investment options.
Apr. 24	First payroll contribution occurs after the plan changes.

## TRANSITION EXPERIENCE SUMMARY: HOW THE CHANGES MAY IMPACT YOU

	Will be subscribed to an EKU Lifecycle Model in a new account See pages 14 – 15	Will remain in current investments, unless impacted by other investment changes, in a new account See pages 16 – 19
Invested in a Nuveen Lifecycle Fund	✓	
Have <i>not</i> updated your future contributions/existing balances since Apr. 12, 2024	✓	
Currently using the RPPM service		✓
Updated your future contributions/existing balances since Apr. 12, 2024, and not invested in the Nuveen Lifecycle Funds		✓

# The new EKU Lifecycle Models

The EKU Lifecycle Models can help you plan and save for retirement by providing you with a professionally managed model portfolio. They're a convenient alternative to making your own choices from the retirement plans' investment lineup.

## WHAT'S A MODEL PORTFOLIO?

Each model includes a combination of investment options from the retirement plans' lineup. The mix of investments offers a specific balance of financial risk and reward while accounting for your current age and projected retirement date. The investment allocation adjusts to become more conservative as you near and enter retirement.

Over time, the EKU Lifecycle Models automatically rebalance your account to help keep you on track with your retirement goals.

## BENEFITS TO YOU

Simple to use
Diversified mix of investments
Professionally designed and managed model portfolios
Automatically reduces investment risk as you near retirement
Guaranteed annual returns from the TIAA Traditional allocation
Considers any non-model annuity plan balances and/or lifetime annuity income in the management of your model portfolio
Option for monthly income payments for life once you retire

## IS THERE A COST?

EKU's advisor, CAPTRUST, has been engaged to professionally manage the EKU Lifecycle Models.<sup>1</sup> If you use the EKU Lifecycle Models, you will be charged a fee for CAPTRUST's Investment Management Services. It's estimated that the CAPTRUST fee will be **approximately** 0.10% (\$1 per \$1,000 invested) of your assets in each plan that you use an EKU Lifecycle Model. Pricing for the models is listed on the following pages.

*continued*

<sup>1</sup> CAPTRUST is an independent registered investment advisor that has been chosen by your employer. EKU has delegated the responsibility for managing and adjusting the EKU Lifecycle Models to CAPTRUST. For employees enrolled in the EKU Lifecycle Models, this is done on a discretionary basis, meaning CAPTRUST, in consultation with EKU, will adjust the asset allocation strategy over time to follow the long-term investment strategy of the model.

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

# The new EKU Lifecycle Models

## continued

### IF YOU USE THE EKU LIFECYCLE MODELS

The total annual CAPTRUST fee will be divided proportionately across all participant accounts that are using the EKU Lifecycle Models. Meaning, the fee will be collected based on your account balance in each plan as a portion of the overall assets in the EKU Lifecycle Models. The amount of your specific fee could vary based on the number of participants using the service, market movements and total assets in the EKU Lifecycle Models each quarter.

#### EKU Lifecycle Models net expense

Model portfolio	Retirement income	
	2010	
Birth years	Before 1943	1943 – 1947
Estimated investment expense	0.02%	0.02%
CAPTRUST cost	0.10%	0.10%
<b>Estimated total expense</b>	<b>0.12%</b>	<b>0.12%</b>

  

	Retirement income	
	2040	2045
Birth years	1973 – 1977	1978 – 1982
Estimated investment expense	0.04%	0.04%
CAPTRUST cost	0.10%	0.10%
<b>Estimated total expense</b>	<b>0.14%</b>	<b>0.14%</b>

#### Current Nuveen Lifecycle Funds net expense

Target date	Retirement income	
	2010	
Birth years	Before 1944	1944 – 1948
<b>Net expense ratio*</b>	<b>0.10%</b>	<b>0.10%</b>

  

	Retirement income	
	2040	2045
Birth years	1974 – 1978	1979 – 1983
<b>Net expense ratio*</b>	<b>0.10%</b>	<b>0.10%</b>

\* Expense ratios listed are as of Dec. 22, 2025.

It's estimated to be **approximately** 0.10% (\$1 per \$1,000 invested). **Only participants who use the models will be assessed this fee.** This fee should be considered alongside the expenses associated with the portfolios' underlying investments, as well as any other fees you may pay.

2015	2020	2025	2030	2035
1948 – 1952	1953 – 1957	1958 – 1962	1963 – 1967	1968 – 1972
0.02%	0.03%	0.03%	0.03%	0.03%
0.10%	0.10%	0.10%	0.10%	0.10%
<b>0.12%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.13%</b>

2050	2055	2060	2065	2070
1983 – 1987	1988 – 1992	1993 – 1997	1998 – 2002	2003 to present
0.04%	0.04%	0.05%	0.05%	0.05%
0.10%	0.10%	0.10%	0.10%	0.10%
<b>0.14%</b>	<b>0.14%</b>	<b>0.15%</b>	<b>0.15%</b>	<b>0.15%</b>

2015	2020	2025	2030	2035
1949 – 1953	1954 – 1958	1959 – 1963	1964 – 1968	1969 – 1973
0.10%	0.10%	0.10%	0.10%	0.10%

2050	2055	2060
1984 – 1988	1989 – 1993	1994 to present
0.10%	0.10%	0.10%

continued

# The new ECU Lifecycle Models

continued

## NEW DEFAULT INVESTMENT

As part of the plan changes, the default investment option for the plans will be updated. If you are currently invested in the Nuveen Lifecycle Funds or have not updated your investment choices since Apr. 12, 2024, an ECU Lifecycle Model will be selected for you based on your anticipated retirement date. Each model portfolio provides a diversified retirement portfolio.

Model portfolio		Retirement income	2010
Birth years		Before 1943	1943 – 1947
Fund/Account	Ticker		
TIAA Traditional Annuity (guaranteed annuity)	N/A	46%	45%
Vanguard Institutional Index Fund Institutional Shares	VINIX	20%	20%
Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX	7%	7%
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX	2%	2%
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX	15%	15%
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	10%	11%
<b>Total</b>		<b>100%</b>	<b>100%</b>

Model portfolio		2040	2045
Birth years		1973 – 1977	1978 – 1982
Fund/Account	Ticker		
TIAA Traditional Annuity (guaranteed annuity)	N/A	14%	9%
Vanguard Institutional Index Fund Institutional Shares	VINIX	32%	35%
Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX	11%	13%
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX	6%	7%
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX	12%	7%
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	25%	29%
<b>Total</b>		<b>100%</b>	<b>100%</b>

## ECU LIFECYCLE MODELS INVESTMENT OPTIONS

Some or all of the investment options in the tables below may be included in your ECU Lifecycle Model portfolio. The individual investment allocations in the moderate model portfolio are shown here.

2015	2020	2025	2030	2035
1948 – 1952	1953 – 1957	1958 – 1962	1963 – 1967	1968 – 1972
39%	34%	29%	27%	22%
21%	23%	24%	25%	28%
8%	8%	9%	9%	10%
3%	3%	4%	4%	5%
17%	18%	18%	18%	15%
12%	14%	16%	17%	20%
<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

2050	2055	2060	2065	2070
1983 – 1987	1988 – 1992	1993 – 1997	1998 – 2002	2003 to present
5%	3%	2%	2%	1%
37%	37%	37%	36%	36%
13%	13%	13%	13%	13%
8%	9%	9%	10%	10%
5%	3%	3%	2%	2%
32%	35%	36%	37%	38%
<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

continued

# The new EKU Lifecycle Models

continued

## LEARN MORE

For additional details on the EKU Lifecycle Models, visit [tiaa.org](https://tiaa.org) once your new account is available on or after Apr. 17, 2026.

### Personalize your information<sup>1</sup>

You can help determine an appropriate model portfolio by providing additional information about your financial situation and preferences.

Log in to your TIAA account, choose your plan, and select *Personalize*. Select your retirement age and complete the brief questionnaire to get a model portfolio recommendation.

Once you review it, you can simply select and approve it to complete your subscription. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

### Can I use the EKU Lifecycle Models and also select options from the investment lineup?

No. For each eligible TIAA account, you need to choose either the EKU Lifecycle Models or your own investment strategy from the investment lineup.

See **Disclosures beginning on page 26 for important details on EKU Lifecycle Models and Investment, insurance and annuity products.**

<sup>1</sup> If you have a foreign mailing address on file, you may remain in the portfolio selected for you, or you may unsubscribe and choose your own investments from those available. You won't be able to select a different model portfolio.

# Overview of retirement plan fees

As you make decisions about your retirement account, be sure to consider any expenses associated with the plans' services and investment options. In many cases, you may be able to take advantage of lower fees that EKU negotiates on your behalf.

## ADMINISTRATIVE SERVICES ASSOCIATED WITH YOUR RETIREMENT PLANS

Your plans assess an annual administrative fee to cover services such as recordkeeping, legal, accounting, investment advisory, and other plan and participant services. While there have always been fees charged for the administration of the retirement plans, the new fee structure will make it easier to view the cost of each investment option as well as fees paid for plan administration.

### General administrative services fee

Effective Apr. 23, 2026, your current annual plan servicing fee of up to 0.1625% (\$1.625 per \$1,000 invested) is being reduced to 0.13% (\$1.30 per \$1,000 invested), which will be deducted proportionally from your investments each quarter. This fee will be assessed to each investment you choose in the plans and will vary if a portion of the administrative fee is funded by revenue sharing, a practice in which investment providers share in the cost of administration. If the revenue-sharing amount of the investment option you select exceeds the total administration cost, a credit will be applied to the investment option. If the revenue-sharing amount is less than the total administration cost, a fee will be applied. Each fee or credit will be applied to your account on the last business day of each quarter and will be identified as a "TIAA Plan Servicing Fee" or a "Plan Servicing Credit" on your quarterly statement.

### Investment-specific services

Each of the plans' investment options has a fee for investment management and associated services. Plan participants generally pay for these costs through what is called an expense ratio. Expense ratios are displayed as a percentage of assets. For example, an expense ratio of 0.50% means a plan participant pays \$5 annually for every \$1,000 in assets. Taking the expense ratio into consideration allows you to compare investment fees.

In some cases, investment providers share in the cost of plan administration. An investment manager, distribution company or transfer agent may pay a portion of a mutual fund's expense ratio from its revenues to a plan recordkeeper, such as TIAA, for keeping track of the ownership of the mutual fund's shares and other shareholder services. Any revenue shared by an investment provider is included as part of each investment's expense ratio (it is not in addition to the published expense ratio). Please note that the TIAA and CREF annuities do not have revenue sharing. Rather, a "plan services expense offset" is applied to the plans' administrative and recordkeeping costs for these investment options.

See **Disclosures beginning on page 26 for important details on Fees and expenses.**

# Your updated investment lineup

The updated lineup provides the flexibility to choose options that match your financial preferences and goals. Investment options shown in **bold** are also available in the EKU Lifecycle Models. For more detailed information on each option, visit [tiaa.org](https://tiaa.org) and enter the ticker in the site's search feature.

Fund/Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
CREF Responsible Balanced Account Class R4* (variable annuity)	QSCCFX	0.070	0.070	0.000	0.130	0.130
CREF Total Global Stock Account Class R4* (variable annuity)	QCSTFX	0.110	0.110	0.000	0.130	0.130
TIAA Real Estate Account (variable annuity)	QREARX	1.015	1.015	0.240	(0.110)	0.130
TIAA Stable Value <sup>†</sup> (guaranteed annuity)	N/A	N/A	N/A	0.000	0.130	0.130
<b>TIAA Traditional Annuity (guaranteed annuity)</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>0.150</b>	<b>(0.020)</b>	<b>0.130</b>
Vanguard Emerging Markets Stock Index Fund Admiral Shares	VEMAX	0.130	0.130	0.000	0.130	0.130
Vanguard Federal Money Market Fund Investor Shares	VMFXX	0.110	0.110	0.000	0.130	0.130
Vanguard FTSE Social Index Fund Admiral Shares	VFTAX	0.130	0.130	0.000	0.130	0.130
Vanguard Growth Index Fund Admiral Shares	VIGAX	0.050	0.050	0.000	0.130	0.130
<b>Vanguard Institutional Index Fund Institutional Shares</b>	<b>VINIX</b>	<b>0.035</b>	<b>0.035</b>	<b>0.000</b>	<b>0.130</b>	<b>0.130</b>
Vanguard Mid-Cap Growth Index Fund Admiral Shares	VMGMX	0.070	0.070	0.000	0.130	0.130

Fund/Account	Ticker	INVESTMENT EXPENSES		PLAN SERVICING FEE CALCULATIONS (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
<b>Vanguard Mid-Cap Index Fund Institutional Shares*</b>	<b>VMCIX</b>	<b>0.040</b>	<b>0.040</b>	<b>0.000</b>	<b>0.130</b>	<b>0.130</b>
Vanguard Mid-Cap Value Index Fund Admiral Shares	VMVAX	0.070	0.070	0.000	0.130	0.130
Vanguard Real Estate Index Fund Admiral Shares	VGSLX	0.130	0.130	0.000	0.130	0.130
Vanguard Small-Cap Growth Index Fund Admiral Shares	VSGAX	0.070	0.070	0.000	0.130	0.130
<b>Vanguard Small-Cap Index Fund Admiral Shares</b>	<b>VSMAX</b>	<b>0.050</b>	<b>0.050</b>	<b>0.000</b>	<b>0.130</b>	<b>0.130</b>
Vanguard Small Cap Value Index Fund Admiral Shares	VSIAX	0.070	0.070	0.000	0.130	0.130
<b>Vanguard Total Bond Market Index Fund Institutional Shares</b>	<b>VBTIX</b>	<b>0.025</b>	<b>0.025</b>	<b>0.000</b>	<b>0.130</b>	<b>0.130</b>
<b>Vanguard Total International Stock Index Fund Institutional Shares</b>	<b>VTSNX</b>	<b>0.060</b>	<b>0.060</b>	<b>0.000</b>	<b>0.130</b>	<b>0.130</b>
Vanguard Value Index Fund Admiral Shares	VVIAX	0.050	0.050	0.000	0.130	0.130

**See Disclosures beginning on page 26 for important details on Investment, insurance and annuity products and EKU Lifecycle Models.**

\* Lower-cost class of the same investment option in the prior investment lineup. There is no investment strategy difference between different classes of the same option. Investing in a lower-cost class means that less of your money goes toward fees. As a result, you keep more of the potential return generated by the investment.

† Investment option is only available in the Eastern Kentucky University 403(b) DC Retirement Plan. Investment expenses listed are as of Dec. 22, 2025. To view the current expenses, see the prospectus by visiting [tiaa.org](https://tiaa.org) and entering the ticker in the site's search feature.

# Transition experience for the ECU Lifecycle Models

## YOU WILL BE SUBSCRIBED TO THE ECU LIFECYCLE MODELS IF:

- You are invested in any of the Nuveen Lifecycle Funds
- OR
- You have **not** updated your future contributions/existing balances since Apr. 12, 2024

## NEW ACCOUNT OPENED ON YOUR BEHALF

On or about Apr. 17, 2026, you will be enrolled in a new Retirement Choice Plus (RCP) account for each plan you currently hold a mutual fund balance in. Once enrolled, an ECU Lifecycle Model that aligns with your anticipated retirement age will be selected for you. TIAA will send you an enrollment confirmation with additional information. Your current beneficiary designation(s) will be applied to your new account.

**You do not need to do anything for this enrollment to occur.** If you don't want to be subscribed to the ECU Lifecycle Models, you can:

- Transfer any balances in the Nuveen Lifecycle Funds to other options in the lineup before 4 p.m. ET on Apr. 16, 2026, or
- If you are not actively managing your account, update your future contributions/existing balances before 4 p.m. ET on Apr. 16, 2026 (including moving out of the Nuveen Lifecycle Funds), or
- Unsubscribe from the service anytime on or after Apr. 17, 2026.

## HOW YOUR ACCOUNT BALANCES WILL BE AFFECTED DURING THE WEEK OF APR. 20, 2026

Any mutual fund balances in your existing account(s) will be transferred to an ECU Lifecycle Model in the RCP account.

Any TIAA and CREF annuity balances will remain in your existing Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Group Supplemental Retirement Annuity (GSRA) account(s). If you remain in a model portfolio, these annuity balances that do not transfer will be considered, or taken into account, in your allocation to the model's target investment mix.

## HOW YOUR FUTURE CONTRIBUTIONS WILL BE AFFECTED STARTING APR. 24, 2026

Future contributions will be directed to your RCP account and the moderate ECU Lifecycle Model portfolio that aligns with your anticipated retirement age.

## PERSONALIZE YOUR ECU LIFECYCLE MODEL

Beginning on or about Apr. 17, 2026, you may log in to your account to personalize your model portfolio by answering a few questions about your investing style and updating your anticipated retirement date. You can choose the ECU Lifecycle Model suggested for you or select from the other models shown.

## CHOOSE YOUR OWN INVESTMENTS

If you don't want to use a model portfolio, you can build your own portfolio from options in the updated investment lineup. While logged in to your account, you can unsubscribe from the ECU Lifecycle Models, then select from the investment options available in your plans' lineup. You can update your account at any time, including changing your investment choices or resubscribing to the ECU Lifecycle Models.

If you unsubscribe, please note:

- If you make any investment elections during the week of Apr. 20, 2026, it can take up to three days for your account to accurately display your desired intentions.
- Future contributions that were directed to a model portfolio (as well as balances that were managed by a model portfolio) will be transferred to a new Retirement Choice (RC) account and will be directed to the investments you select.
- Any balances that you transfer to TIAA Traditional when you unsubscribe will be credited with the current TIAA Traditional rate. See the *What to consider if you have TIAA Traditional in your account* section on page 20 for more information about TIAA Traditional.
- Once you unsubscribe and select your own investments, you will need to wait 120 days if you decide to resubscribe to the ECU Lifecycle Models.

**See Disclosures beginning on page 26 for important details on Investment, insurance and annuity products and ECU Lifecycle Models.**

# Transition experience if you actively manage your account

## YOU ARE CONSIDERED TO BE ACTIVELY MANAGING YOUR ACCOUNT IF:

- You are **not** invested in any of the Nuveen Lifecycle Funds
- AND**
- You are using the Retirement Plan Portfolio Manager (RPPM) service
- OR**
- You have updated your future contributions/existing balances since Apr. 12, 2024

## NEW ACCOUNT OPENED ON YOUR BEHALF

On or about Apr. 17, 2026, you will be enrolled in a new Retirement Choice Plus (RCP)/Retirement Choice (RC) account(s) if you currently contribute to or hold a mutual fund balance in the plans.

**You do not need to do anything for this enrollment to occur.** TIAA will send you an enrollment confirmation with additional information. Your current beneficiary designation(s) will be applied to your new account.

You *will not* be automatically subscribed to the EKV Lifecycle Models; however, you can subscribe to the service anytime on or after Apr. 17, 2026.

## INVESTMENT OPTION CLASS CHANGES

Some investment options will move to lower-cost classes in the new RC/RCP lineups, with no change to the investment's strategy. Your future contributions will be directed to new classes of the same investment options, as indicated below.

Investing in a lower-cost class means that less of your money goes toward fees. As a result, you keep more of the potential return generated by an investment. While returns cannot be guaranteed, paying lower fees may help you reach your retirement goals faster. You can change your investment options at any time.

To learn more about each investment option, go to [tiaa.org](https://tiaa.org); enter the name or ticker in the search field.

CURRENT LINEUP OPTION/CLASS	TICKER		NEW RC/RCP LINEUP OPTION/CLASS	TICKER
CREF Responsible Balanced Account Class R2* (variable annuity)	QCSCPX	>	CREF Responsible Balanced Account Class R4 (variable annuity)	QSCCFX
CREF Total Global Stock Account Class R2* (variable annuity)	QCSTPX	>	CREF Total Global Stock Account Class R4 (variable annuity)	QCSTFX
Vanguard Mid-Cap Index Fund Admiral Shares <sup>†</sup>	VIMAX	>	Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX

\* Existing balances in the CREF R2 class variable annuities will remain in your existing Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Group Supplemental Retirement Annuity (GSRA) account(s). Future contributions previously directed to the R2 class of these annuities will be directed to your new RC/RCP account(s) and the R4 class, as noted in the table.

<sup>†</sup> This investment will also be replaced in the legacy accounts.

*continued*

# Transition experience if you actively manage your account

continued

## INVESTMENT OPTIONS BEING REPLACED

Some investments in the current lineup will be replaced in the updated lineup to better align your choices with the investment strategies of the plans. Your future contributions will be directed to the replacement investment options indicated below. You can change your investment options at any time.

To learn more about the new investment options, go to [tiaa.org](https://tiaa.org); enter the name or ticker in the search field.

CURRENT LINEUP OPTION	TICKER		NEW RC/RCP LINEUP OPTION	TICKER
CREF Money Market Account Class R2* (variable annuity)	QCMMPX	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
CREF Core Bond Account Class R2* (variable annuity)	QCBMPX	>	Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
CREF S&P 500® Index Account Class R2* (variable annuity)	QCEQPX	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
CREF Global Equities Account Class R2* (variable annuity)	QCGLPX	>	Vanguard Emerging Markets Stock Index Fund Admiral Shares	VEMAX
CREF Growth Account Class R2* (variable annuity)	QCGRPX	>	Vanguard Growth Index Fund Admiral Shares	VIGAX
CREF Inflation-Linked Bond Account Class R2* (variable annuity)	QCILPX	>	Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX

\* Existing balances in the CREF R2 class variable annuities will remain in your existing Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Group Supplemental Retirement Annuity (GSRA) account(s).

## HOW YOUR ACCOUNT BALANCES WILL BE AFFECTED DURING THE WEEK OF APR. 20, 2026

Mutual fund balances in your existing RA/GRA/GSRA account(s) will be transferred to the new investment lineup in your RC/RCP account(s). Any TIAA and CREF annuity balances will remain in your existing RA/GRA/GSRA account(s).

This plan-level transfer of your mutual fund balances may supersede any individual transactions you request. Submit all requests (e.g., transfers or withdrawals) before 4 p.m. ET on Friday, Apr. 17, 2026, to ensure they are completed before the plan-level transfer.

You can change how your account balances are allocated once the investments have been transferred.

**See Disclosures beginning on page 26 for important details on *Investment, insurance and annuity products.***

# Additional transition experience details for all participants

THE DETAILS BELOW APPLY TO ALL PARTICIPANTS—WHETHER YOU'RE TRANSITIONING TO THE NEW EKU LIFECYCLE MODELS OR ACTIVELY MANAGING YOUR ACCOUNT.

## WHAT TO CONSIDER IF YOU HAVE TIAA TRADITIONAL IN YOUR ACCOUNT

Some features of TIAA Traditional vary between the legacy Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Group Supplemental Retirement Annuity (GSRA) accounts and new Retirement Choice (RC)/Retirement Choice Plus (RCP) accounts. **Before transferring a TIAA Traditional balance from an existing legacy account to your new RC/RCP account, consider the differences. A decision to transfer is permanent, and money cannot be moved back to a legacy account.**

- TIAA Traditional in the legacy RA/GRA/GSRA accounts offers a 3% minimum rate guarantee, while new RC/RCP accounts offer a floating minimum rate guarantee between 1% and 3%.
- While legacy accounts may offer higher minimum guaranteed rates, the floating guaranteed rate for this annuity in the new RC/RCP accounts offers the potential for a higher total crediting rate.
- Historically, TIAA Traditional in the RA and RC accounts has had higher total interest rates in exchange for some restrictions on transfers and withdrawals.

Visit [tiaa.org/comparison](https://tiaa.org/comparison) for more information on this and other features of TIAA Traditional. If you have questions or would like to request a transfer of a TIAA Traditional balance, call **800-842-2252** to speak with a TIAA financial consultant.

## IMPACT OF PLAN CHANGES ON TRANSACTIONS

If you currently receive retirement plan distributions, have automatic account rebalancing, have loans and/or use the Retirement Plan Portfolio Manager (RPPM) service, your new TIAA account will continue to offer the same features, but your transactions could be accelerated, interrupted or canceled. Additionally, any new rollovers or transfers will be directed to your active account and allocations on file. You will receive additional communications if any actions are required.



## ACTION STEPS FOR ALL PARTICIPANTS

### Decide how to invest.

Use the EKU Lifecycle Models or choose your own investments.

A TIAA financial consultant is available to provide retirement investment advice and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

### Check your beneficiary information.

While your beneficiary information will not change as part of these enhancements, it's important to keep your beneficiary information current. Review your choices and make changes if needed.

### Attend an education session on Mar. 30, 2026, at noon ET.

Register to attend an informational webinar on the plan changes and get answers to your questions.

A recording will be available after the session for those who are unable to attend or want to listen to the information again.

Register here: [webinars.on24.com/client/EKU2026](https://webinars.on24.com/client/EKU2026)

See **Disclosures** beginning on page 26 for important details on **Investment, insurance and annuity products**.

# Q&A

## 1. Will I be automatically subscribed to the EKU Lifecycle Models?

You will be automatically subscribed to an EKU Lifecycle Model that aligns with your anticipated retirement age if you are not actively managing your account (see details on pages 14 – 15).

## 2. What happens if I am automatically subscribed to a model portfolio?

If you are not actively managing your account (see details on pages 14 – 15):

- You will be enrolled in a new plan account with TIAA, a Retirement Choice Plus (RCP) account, on or about Apr. 17, 2026. Your existing beneficiary designation(s) will be applied to your new account.
- You will be subscribed to an EKU Lifecycle Model that aligns with your anticipated retirement age, in your new RCP account, on or about Apr. 17, 2026.
- Existing mutual fund balances will be transferred to the EKU Lifecycle Model portfolio in your RCP account the week of Apr. 20, 2026.
- Any future contributions you make or receive will be directed to the EKU Lifecycle Model portfolio in your RCP account, starting with the Apr. 24, 2026, payroll contribution.

You may update your choices at any time.

## 3. What if I am actively managing my account (see details on pages 16 – 19)?

A model portfolio will not be automatically selected for you. You may, however, choose a model portfolio on your own if you feel it suits your objectives.

**You may be affected by other changes to the plan accounts and investment lineup.** All future contributions and all mutual fund balances in the Retirement Annuity (RA)/Group Retirement Annuity (GRA)/Group Supplemental Retirement Annuity (GSRA) account(s) will be directed to a new Retirement Choice (RC) and/or RCP account(s) and the investment allocations on file in the new RC/RCP lineup. Please review the investment changes on pages 17 – 18.

## 4. What are the EKU Lifecycle Models?

The service has been designed specifically by EKU and its advisor, CAPTRUST, for your retirement plans. Each model portfolio consists of a professionally selected and managed mix of investments and considers your anticipated retirement date.

## 5. Why do participants consider the EKU Lifecycle Models?

The service provides a simplified approach to investing. It uses information about you, your risk tolerance and your financial goals to recommend a model portfolio. You can use the service instead of choosing your own investments from the retirement plans' investment options.

## 6. Will my EKU Lifecycle Model be automatically rebalanced?

Yes. Over time, the value of each asset within your model portfolio may change due to market fluctuations and varying returns. To keep the level of investment risk in your model portfolio aligned with its intended goal, it will be rebalanced quarterly based on your date of birth. The weighting of each asset may be automatically adjusted to maintain the specified level of investment risk.

## 7. How do I modify my EKU Lifecycle Model?

Log in to your account at [tiaa.org](https://tiaa.org) starting on or about Apr. 17, 2026, choose your plan, and select *Personalize*. Complete the brief questionnaire to initiate a model portfolio recommendation. Once you review it, you can simply select and approve it to complete your subscription. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

## 8. How do I unsubscribe from the EKU Lifecycle Models?

You can log in to your account at [tiaa.org](https://tiaa.org) starting on or about Apr. 17, 2026, choose your plan, and select *Personalize*. Then, scroll down and select *Stop using* to choose your own investments. If you unsubscribe, please note:

- If you make any investment elections during the week of Apr. 20, 2026, it can take up to three days for your account to accurately display your desired intentions.

*continued*

## Q&A continued

- Future contributions that were directed to a model portfolio (as well as balances that were managed by a model portfolio) will be transferred to an RC account and will be directed to the investments you select.
- Any balances that you transfer to TIAA Traditional when you unsubscribe will be credited with the current TIAA Traditional rate. See the *What to consider if you have TIAA Traditional in your account* section on page 20 for more information about TIAA Traditional.
- Once you unsubscribe and select your own investments, you will need to wait 120 days if you decide to resubscribe to the ECU Lifecycle Models.

### 9. With the ECU Lifecycle Models, which assets are considered in the management of my retirement account?

To maintain the target asset mix, ECU Lifecycle Models can take into consideration the model portfolio balances, any non-model annuities, and any lifetime annuity income you may have established using assets from the plans. This can provide a more complete picture for determining an appropriate asset allocation. While non-model annuities that are part of your plans can be considered in the asset allocation of your model portfolio, they're not actively managed by the service.

Beginning Apr. 17, 2026, you can modify your ECU Lifecycle Model, including whether any non-model annuities are considered in your portfolio's asset allocation. To get started, log in to your account at [tiaa.org](https://tiaa.org), choose your plan, and select *Personalize*.

### 10. What should I expect from a one-on-one investment advice session?

You can expect a thorough review of your retirement plan account and an action plan for moving forward. Advice sessions last approximately one hour. Bring all your investment account statements, including any retirement investments outside of the retirement plans and your most recent Social Security statement, if available. A TIAA financial consultant will use this information to understand your current financial situation and develop an action plan. You may bring anyone you like to the session with you. See the back cover for scheduling information.

### 11. What happens to my current outstanding loan, systematic withdrawal, transfer payout annuity or required minimum distribution?

You'll receive separate communications if you need to take any action.

### 12. Can I move money from an existing legacy account to a new account?

Yes, you may transfer balances to the investments in your new account(s). However, there are certain things you should consider before doing so. Any money moved out of TIAA Traditional in the legacy accounts will no longer receive the 3% minimum guaranteed rate. Any money that you move out of a legacy account cannot be moved back into it. In short, the pros and cons are different for every plan participant. To learn more about TIAA Traditional, liquidity rules, and the differences between RC and RCP accounts, please visit [tiaa.org/comparison](https://tiaa.org/comparison) or call TIAA at **800-842-2252**.

### 13. How do I know what type of account I have?

The legacy accounts are RA, GRA and GSRA accounts. The new accounts will be the RC and RCP accounts. Visit [tiaa.org/comparison](https://tiaa.org/comparison) for more information.

**IMPORTANT: Investment restrictions for participants with a foreign address—non-United States address.** TIAA may be restricted from processing certain transactions (including the purchase of, and rollovers and transfers to, mutual funds) on your behalf. Your options for these types of transactions on the TIAA platform may be limited to TIAA group annuity options available under your plan on the new investment menu. If you have a legitimate U.S. mailing address, including an address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, these restrictions may not apply to you. Please contact TIAA for assistance: International, **+001 212-490-9000**; U.S., **800-842-2252**.

# Disclosures

## ADVICE (LEGAL, TAX, INVESTMENT) OR EDUCATION

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor. Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

## DISTRIBUTIONS AND WITHDRAWALS

Subject to plan terms, employer contributions invested in custodial accounts (mutual funds) and elective deferrals may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59 ½ or experiences a hardship. Employer contributions invested in annuity contracts may generally be distributed upon severance of employment or upon occurrence of a stated event in the plan.

## EKU LIFECYCLE MODELS

The TIAA RetirePlus Pro® models are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

**You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.**

The Plan Fiduciary and the Plan Advisor may determine that an underlying investment(s) is appropriate for a model portfolio, but not appropriate as a stand-alone investment for a participant who is not participating in the program. In such case, participants who elect to unsubscribe from the program while holding an underlying investment(s) in their model-based account that has been deemed inappropriate as a stand-alone investment option by the Plan Fiduciary and/or the Plan Advisor will be prohibited from allocating future contributions to that investment option(s).

Established Restrictions: Each plan participant may, but need not, propose restrictions for his or her model-based account, which will further customize such plan participant's own portfolio of underlying investments. The Plan Fiduciary is responsible for considering any restrictions proposed by a plan participant, and for determining (together with Plan Advisor(s)) whether the proposed restriction is "reasonable" in each case.

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

No guarantee—Investments based on the model are not deposits of, or obligations of, or guaranteed or endorsed by TIAA, the Investment Advisor, the Plan or their affiliates, and are not insured by the Federal Deposit Insurance Corporation, or any other agency. An investment based on the model is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that investments based on the model will provide adequate income at and through your retirement. Investors should not allocate their retirement savings based on the model unless they can readily bear the consequences of such loss.

TIAA RetirePlus Pro is administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. TIAA-CREF Individual & Institutional Services LLC, Member FINRA, distributes securities products. If offered under your plan, TIAA and CREF annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY, respectively. Each is solely responsible for its own financial condition and contractual obligations. Transactions in the underlying investments invested in based on the model on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, Member FINRA.

TIAA RetirePlus Pro® is a registered trademark of Teachers Insurance and Annuity Association of America.

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# Disclosures continued

## FEES AND EXPENSES

Plan servicing fees can be deducted from investment options in Retirement Choice and Retirement Choice Plus contracts. However, plan servicing fees cannot be deducted from annuities in Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts.

Your guaranteed options are fixed annuities that pay you interest at competitive crediting rates that are announced in advance. There is no explicit expense ratio because these are fixed annuities.

Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

"Revenue sharing" describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value and all CREF Annuity accounts do not have an explicit revenue share. Rather, they have a "plan services offset" that is applied to your plan's administrative and recordkeeping costs.

## INVESTMENT, INSURANCE AND ANNUITY PRODUCTS

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa.org](http://tiaa.org) and enter the ticker in the site's search feature for details.

Some investment options may have redemption and other fees. **See the fund's prospectus for details.**

**You could lose money by investing in the CREF Money Market Account. Because the accumulation unit value of the Account will fluctuate, the value of your investment may increase or decrease. An investment in the Account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Account's sponsor has no legal obligation to provide support to the Account, and you should not expect that the sponsor will provide financial support to the Account at any time.**

**You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of its shares at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

Stable value investment options may be subject to equity wash restrictions. In order to provide the performance, stability and liquidity attributes of a stable value option, transfers from stable value options are subject to an industry-standard 90-day "equity wash" rule. The rule prohibits transfers from TIAA Stable Value directly to "competing funds." Competing funds are plan investment options that exhibit a pattern of performance consistent with stability and include money market funds, short-term bond funds, and the TIAA Brokerage account. If you want to transfer amounts from TIAA Stable Value to competing funds, you must first transfer to noncompeting funds where the amount originally transferred must remain for 90 days before you can transfer the amount to one or more competing funds. In addition, to minimize the negative effects of frequent trading, transfers into TIAA Stable Value are restricted for 30 days following a transfer out.

TIAA Traditional Annuity and TIAA Stable Value are guaranteed insurance contracts and not investments for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1 for accumulating TIAA Traditional annuities and January 1 for payout annuities. Declared crediting rates for TIAA Stable Value accumulating amounts are reviewed and may be reset every six months (on January 1 and July 1). Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at **877-518-9161**.

## RETIREMENT PLAN PORTFOLIO MANAGER

The Retirement Plan Portfolio Manager Program (Program) is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

**Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.**

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# Disclosures continued

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/easternkentuckyuniversity](http://tiaa.org/easternkentuckyuniversity) 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.

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# Manage your account

## Online

Visit [tiaa.org/easternkentucky](https://tiaa.org/easternkentucky) **university** and log in. 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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## SCHEDULE AN INVESTMENT ADVICE SESSION.

### Online

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow)

### Phone

Call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.



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