



# RETIREMENT PLAN ENHANCEMENTS

**The what, when and how of the  
retirement plan updates.**

Forsyth Country Day School is enhancing the retirement program with new investment options and services to help you pursue your retirement goals.

**The enhancements will start Jul. 3, 2025.**

# Updates to your plan

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



## **New retirement plan**

Forsyth Country Day School is joining the Independent School Collaborative (ISC), which will allow for more efficient management of the plan on your behalf. If you currently make or receive contributions, or have eligible balances, you will be automatically enrolled in the ISC Multiple Employer Plan (MEP) 403(b) – Forsyth Country Day School.



## **TIAA RetirePlus Select® program**

This new program automatically manages your investments, making it easier for you to stay on track with your retirement goals.

As the plan's new default, a model portfolio will be selected for you if you don't choose another investment option.



## **Increased fee transparency**

A new fee structure will make it easier to view the cost of each investment option as well as fees paid for plan administration.



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 Forsyth Country Day School?**

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

# Mark your calendar

## **JUL. 3, 2025**

You will be automatically enrolled in a new plan account and the new TIAA RetirePlus Select® program.

New investment options and services become available.

## **JUL. 11, 2025**

New account receives the first payroll contribution.

## **WEEK OF JUL. 14, 2025**

Your eligible balances will be transferred to the new TIAA RetirePlus Select program or the investments you select.

## **Retirement plan advice**

You can receive personalized advice on the investment options from a TIAA financial consultant at *no additional cost to you*. No minimum balance is required.



# Consider your next steps

While no action is required, 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.
- Access your account to make any updates to your beneficiary designation(s).
- Review the new investment lineup and make any desired changes.
- Beginning Jul. 14, 2025, you may transfer any existing account balances to your new account through a process known as a Cross-Contract Transfer. For assistance, contact a TIAA financial consultant at 800-842-2252, weekdays, 8 a.m. to 10 p.m. ET.

## 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.

### MARSH MCLENNAN AGENCY

To schedule a guidance session, visit [ismep.mmapproperwise.com](https://ismep.mmapproperwise.com) and select *Talk to a Coach*.

## Manage your account.

### ONLINE

Visit [tiaa.org/ismep](https://tiaa.org/ismep) 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 and/or have loans, you may be required to take action. Please review the enclosed guide.