

Retirement plan update

John Carroll University is enhancing the retirement plans with a new service to help you pursue your retirement goals.

The enhancement will be available starting Jan. 6, 2026.



The what, when and how of the retirement plan update

Update to your plans.

The enhancement is designed to help you plan and save for retirement.



Custom Target Date IndexPlus Series

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.

If you currently invest in the Nuveen Lifecycle Funds Premier Class, you will be subscribed to this service until you elect a different option.



Retirement plan investment advice

You can continue to receive advice on the investment options from a TIAA financial consultant.

You can also continue to choose to use Retirement Plan Portfolio Manager, a fee-based service that provides a personalized savings and investment plan along with ongoing management of your account.



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

No longer employed by John Carroll University?

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

Mark your calendar.

JAN. 6, 2026

If you currently invest in the Nuveen Lifecycle Funds Premier Class, you'll be enrolled in a new plan account and subscribed to the new Custom Target Date IndexPlus Series. You can make changes to your account at any time.

WEEK OF JAN. 12, 2026

If you currently invest in the Nuveen Lifecycle Funds Premier Class, your existing mutual fund balances will be transferred to the Custom Target Date IndexPlus Series.

ONGOING

You have access to personalized advice on the retirement plans' investment options from TIAA.



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 change 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, or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.

Manage your account.

ONLINE

Visit tiaa.org/jcu 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.



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.