

# Retirement plan updates

Rosenbaum Yeshiva of North Jersey is enhancing the retirement plan with new investment options and services to help you pursue your retirement goals.

**The updates will start in August 2025.**



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

# Updates coming in August 2025

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



## **New investment choices**

A new investment lineup will provide you with a range of investment choices.



## **Years-to-Retirement Model Portfolios**

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

It will also serve as the plan's new default investment option.

You will be subscribed to this service until you elect a different 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 updates. You can make changes to your account and investment choices at any time.

## **No longer employed by Rosenbaum Yeshiva of North Jersey?**

Although you aren't actively contributing to the plan, please review the enclosed information to learn more about the enhancements.

# Mark your calendar

## **JUL. 31, 2025**

Final payroll contributions will be made to existing accounts.

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## **AUG. 6, 2025**

Plan changes are live, and new features are available.

A new account will be established for you if you are an active employee currently contributing to the plan or have a balance in the Retirement Choice (RC) accounts (excluding those in TIAA Traditional and TIAA Stable Value). Your future contributions will be directed to a new Years-to-Retirement moderate model portfolio that aligns with a retirement age of 65.

Retirement plan advice and education become available online, by phone or in person through a one-on-one session.

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## **AUG. 15, 2025**

New account receives the first payroll contribution.

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## **WEEK OF AUG. 18, 2025**

Your entire RC account balance except for those in TIAA Traditional and TIAA Stable Value will be transferred to your new account and the Years-to-Retirement moderate model portfolio selected for you if you made no changes to your account.

## **New Roth option**

You can choose to make contributions with after-tax dollars. These contributions and any earnings will be tax free at withdrawal if certain conditions are met.

# 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 investment choices and review your beneficiary designation(s).
- Review the new investment choices. If you don't choose your own investment options, a Years-to-Retirement Model Portfolio, the plan's new default investment option, will be selected for you.

## Schedule an investment advice session.

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

### WORLD INVESTMENT ADVISORS

Visit [smartmap.worldadvisors.com](https://smartmap.worldadvisors.com) or call **888-201-5488**, weekdays, 8:30 a.m. to 8 p.m. ET.

Scan the QR code to view a video and learn more.



## Manage your account.

### ONLINE

Visit [tiaa.org/rynj](https://tiaa.org/rynj) 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 systematic payments, automatic account rebalancing and/or loans, you may be required to take action. Please review the enclosed guide.

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