Ease of use for employees. Simplified administration for you.

A robust plan with multiple vendors helps give you and your employees plenty of options. But it can complicate administration and fiduciary responsibility for you, and make it challenging for employees to navigate their way through their retirement accounts.

TIAA’s Multivendor Coordinator enables you to maintain multiple investment providers while streamlining plan operations and oversight.

Centralized administration

Increasing visibility into regulatory scrutiny is creating a greater awareness of fiduciary responsibilities and specific scenarios that warrant change.

401k Specialist, October 2018

The flexibility of multiple providers without the complexity

<table>
<thead>
<tr>
<th>Benefits</th>
<th>For you</th>
<th>For your employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simplify</td>
<td>As your plan’s lead administrator, we:</td>
<td>Retirement@Work®, our provider-neutral website, serves as an extension of your benefits office:</td>
</tr>
<tr>
<td></td>
<td>• Coordinate file transfers, transaction processing and reporting</td>
<td>• Single point of contact to see if savings is on track</td>
</tr>
<tr>
<td></td>
<td>• Provide administrative and compliance support</td>
<td>• Centralized enrollment</td>
</tr>
<tr>
<td></td>
<td>• Facilitate employee enrollment and education</td>
<td>• Links to investment providers’ websites</td>
</tr>
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The flexibility of multiple providers without the complexity

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<tbody>
<tr>
<td><strong>Consolidate</strong>&lt;br&gt;Consolidated information across all providers makes it easier for you to fulfill your fiduciary responsibilities and for your employees to make informed decisions about their retirement savings.</td>
<td>As your plan’s lead administrator, we:&lt;br&gt;• Consolidate eligibility and service tracking&lt;br&gt;• Provided one contribution file&lt;br&gt;• Aggregated reporting to track participant activity&lt;br&gt;• Consolidated Form 5500 preparation and participant fee disclosures</td>
<td>Retirement@Work®, our provider-neutral website, serves as an extension of your benefits office:&lt;br&gt;• Aggregated account balance&lt;br&gt;• Consolidated view of contribution and distribution activity&lt;br&gt;• Confirmations, statements and notifications from Retirement@Work&lt;br&gt;• Interactive planning tools and educational materials</td>
</tr>
</tbody>
</table>

| **Control**<br>Multivendor Coordinator drives the process, but you and your employees retain control. | As the plan sponsor, you will still be able to:<br>• Select the investment providers offered in the plan<br>• Choose the funding method<br>• Determine plan design features | Your employees will still be able to:<br>• Choose their investment options<br>• Work directly with chosen investment providers<br>• Make changes to their accounts |

Comprehensive controls, data and tools to help you

With Multivendor Coordinator, you can rely on TIAA to:

- Manage interfaces to coordinate file transfers, transaction processing and reporting, plan analytics and communications.
- Provide core administrative services to coordinate enrollment, contributions/distributions, and compliance support.
- Manage the employee experience to facilitate education, enrollment, account information and access to investment providers.

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Plan document services
- Plan document
- Summary plan description
- Summary of material modifications

Investment services
- Open architecture
- Lifetime income options

Compliance services
- Execute plan provisions
- Limits monitoring

Reporting and audit services
- Form 5500<sup>2</sup>
- Audit reporting package

Service and fee disclosure
- Participant disclosure
- Plan sponsor disclosure

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We’re ready when you’re ready

Contact your TIAA relationship manager to learn more about how you can use Multivendor Coordinator to help streamline your plan administration and help your employees on their roads to retirement.

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2 For plans covered by ERISA.

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