



# Welcome to your NYU Langone Health Retirement Plan



The NYU Langone Health 403(b) Retirement Plans feature auto-enrollment with a pre-tax payroll deduction of 4%. You have 30 days to opt out of the auto-enrollment feature if you do not wish to contribute the 4% at this time. You can also change your deferral election at any time during the year. Your contributions will be directed to the target-date fund closest to your projected date of retirement and your beneficiary will be set to "estate," until you make an election. You can always make updates to your account at any time.

You will also be able to automatically increase your contributions on a reoccurring basis just by clicking a button. Automatic increase will help grow your retirement balance but is completely voluntary. You can start or stop it at any time.

## VISIT THE BENEFITS WEBSITE BY GOING TO [NYULMC.ORG](https://www.nyulmc.org)

- Log in using your Kerberos ID and password.
- Select *Human Resources* in the top navigation pane and then select *Retirement Savings*.
- From the Retirement Savings landing page, select *Enroll Now* if you are enrolling for the first time. If you are already enrolled in the plan, select *Manage My Account*.
- Change the amount of your contribution, how your future contributions will be invested, and update your beneficiary election.

## YOU WILL WANT TO HAVE SOME INFORMATION READILY AVAILABLE TO SIMPLIFY THE PROCESS

- How much you want to contribute to the plan
- Which investments you want to include in your personal portfolio
- Who will be your beneficiary. You will need the name, date of birth and relationship (to you) for each beneficiary.

You may want to review the information on the TIAA educational microsite to help you better understand the retirement plan. To get to the TIAA microsite, click on the link at the bottom of the *Retirement Savings* page. You can enroll from this site; however, you will need to create a password, where you'll be asked to provide your date of birth, Social Security number and contract number.

## WE'RE HERE TO HELP

**If you need assistance in enrolling online, call 855-200-7240, weekdays, 8 a.m. to 10 p.m. or Saturday, 9 a.m. to 6 p.m. (ET).**

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**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

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