



The SUNY Plan Sponsor Team has partnered with TIAA on this exciting enhancement for the New York State Voluntary Defined Contribution (VDC) Program.

Get yourself the professional advantage

TIAA Retirement Plan Portfolio Manager can give you more confidence in your retirement planning.

When it comes to investing for retirement, you don't have to go it alone. Retirement Plan Portfolio Manager, a managed account service available through your employer, provides personalized investment allocations based on your unique situation and goals.

Your enrolled assets receive ongoing professional investment management to account for market conditions and your changing needs. Which means you end up with a more appropriate level of risk, mix of investments and a more efficient portfolio than if you managed it yourself.

With Retirement Plan Portfolio Manager, you'll receive:

- **Customized selections.** Personalized investment allocations come from Morningstar, a leading third-party investment management company.
- **Ongoing oversight.** Your portfolio is professionally monitored to help it stay aligned with your retirement income goals.
- **Quarterly updates.** Detailed reporting helps you track your progress—and you can review your account online anytime, too.
- **Online access.** Enroll, unenroll, make updates and easily modify your profile and preferences to fine-tune recommendations.

Learn more and enroll



Go to [TIAA.org/ManageMyRetirement](https://www.tiaa.org/ManageMyRetirement)



Speak with a TIAA financial consultant at **866-662-7945**, weekdays, 8 a.m. to 10 p.m. (ET)

BUILT TO PERFORM.

CREATED TO SERVE.



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Program Information

The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA, FSB. The annual fee charged for this service is determined by an agreement with the plan sponsor. The management fee charged will be deducted from the enrolled account on a quarterly basis. As an example, if a person has \$10,000 in an account and the annual fee was 0.25% ($\$10,000 \times 0.0025 = \25), a fee of \$6.25 would be deducted each quarter. Please check with TIAA for fee information for your institution.

Morningstar Investment Management LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

IMPORTANT: Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.

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

No strategy or investment policy can eliminate or anticipate all market risks and losses can occur.

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