

# [How to change your employee contribution online at TIAA.org/Yale](https://TIAA.org/Yale)

**Step 1:** Visit [TIAA.org/Yale](https://TIAA.org/Yale) and select **Register or log in**.

The screenshot shows the TIAA.org/Yale website. At the top, there is a navigation bar with the TIAA logo, links for Retire, Invest, Learn, and About TIAA, a search bar, and buttons for Enroll, Open an IRA, and Log in. Below the navigation bar is a large banner image of a cathedral interior with the text "Welcome to the Yale retirement savings program website". A feedback button is visible on the right side of the banner. Below the banner, there is a section titled "Yale University important updates" with a list of links. The next section is "Steps to consider" with three columns: "Log in to manage your account and/or review your beneficiary designation" with a "Register or log in" button, "Schedule a 1:1 appointment with a TIAA consultant below or by calling 800-732-8353" with a "Book an appointment" button, and "Attend an educational workshop" with a "Find a workshop" button. The final section is "Current program information" with a table listing five programs and their corresponding "View plan investments" or "Visit Yale benefits website" buttons.

Photo credit: Dan Renzetti

**Yale University important updates**

- [TIAA Traditional Crediting Rates](#)
- [Admin Fee Reduction - 403\(b\)](#)
- [Admin Fee Reduction - 403\(b\) and 457\(b\)](#)
- [How to change your employee contribution online](#)
- [Important Information and Annual Notice – Yale University Retirement Account Plan \(YURAP\)](#)
- [Important Information and Annual Notice – Yale University Matching Retirement Plan](#)
- [Important Information and Annual Notice – Yale University Tax-Deferred 403\(b\) Savings Plan](#)
- [Learn how to protect your data with TIAA](#)
- [Find the DOL list of Online Security Tips here](#)
- [Online "how to" user guides](#)

**Steps to consider**

Log in to manage your account and/or review your beneficiary designation.

Schedule a 1:1 appointment with a TIAA consultant below or by calling 800-732-8353.

Attend an educational workshop.

**Current program information**

Yale University Retirement Account Plan (YURAP)	<a href="#">View plan investments</a>
Yale University Tax-Deferred 403(b) Savings Plan	<a href="#">View plan investments</a>
Yale University Matching Retirement Plan	<a href="#">View plan investments</a>
Yale University 457(b) Deferred Compensation Plan	<a href="#">View plan investments</a>
Summary Plan Descriptions and Plan Documents	<a href="#">Visit Yale benefits website</a>

**Step 2:** Enter your UserID and password to login if you are already registered; or select ***Register Now*** and follow the prompts if you have not yet registered.

Yale

GET STARTED

Welcome to enrollment with  
YALE UNIVERSITY

ENROLL

Register to get started or log in

Need to register with TIAA?

Manage your accounts and get investment advice where and when you want it.

REGISTER NOW

Already registered?

UserID1124

.....

SHOW

☐ Remember me

[Forgot your user ID?](#)

[Forgot your password?](#)

LOG IN

Step 3: Select **Accounts** from the menu at the top, then select **Manage contributions**.

Yale

Accounts

Plan & Learn

Statements & Documents

Search

Alerts

Profile

Log out

Hi Mandy!

You last logged in on November 8, 2024

Announcements

This is September Month

Let's start the conversation

You're eligible for TIAA wealth management

Achieve your short and long-term goals with TIAA wealth management. Talk to your financial advisor for actionable advice you can put into place today, expert support, and financial planning strategies through all of life's ups and downs.

Schedule an appointment

Your accounts

Total balance\$0.00

Retirement\$0.00

Retirement\$0.00

YALE UNIVERSITY MATCHING RETIREMENT PLAN 102375

ELIGIBLE FOR YALE TARGET-DATE PLUS SERVICE

Yale

Accounts

Plan & Learn

Statements & Documents

Search

Alerts

Profile

Log out

Hi Mandy!

You last logged in on November 8, 2024

Announcements

This is September Month

Let's start the conversation

You're eligible for TIAA wealth management

Achieve your short and long-term goals with TIAA wealth management. Talk to your financial advisor for actionable advice you can put into place today, expert support, and financial planning strategies through all of life's ups and downs.

Schedule an appointment

Your accounts

Total balance\$0.00

Retirement\$0.00

Retirement\$0.00

YALE UNIVERSITY MATCHING RETIREMENT PLAN 102375

ELIGIBLE FOR YALE TARGET-DATE PLUS SERVICE

Quick links

Manage contributions

View investments

Research investments

Change retirement investments

Loans & withdrawals

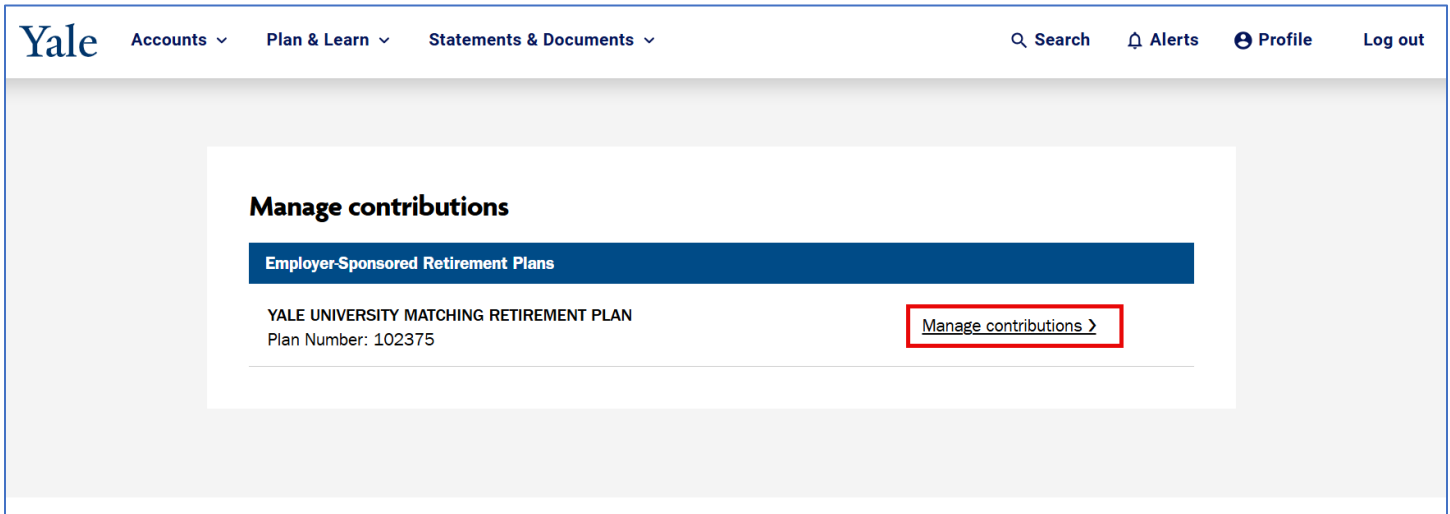
Start a rollover

View all products

Open an account

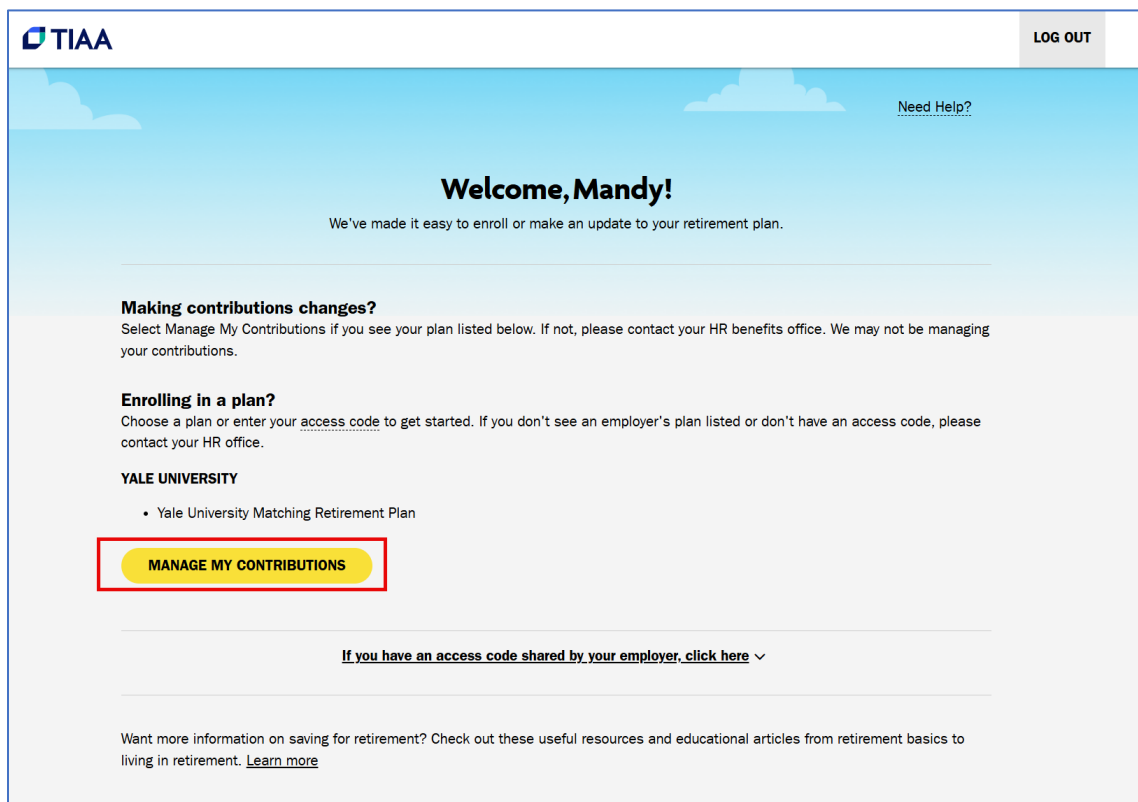
View all actions

**Step 4:** Select **Manage contributions**, on the Manage contributions page.



The screenshot shows the Yale website's 'Manage contributions' page. The header includes the Yale logo and navigation links: 'Accounts', 'Plan & Learn', and 'Statements & Documents'. On the right, there are links for 'Search', 'Alerts', 'Profile', and 'Log out'. The main content area is titled 'Manage contributions' and features a blue bar for 'Employer-Sponsored Retirement Plans'. Below this, it lists 'YALE UNIVERSITY MATCHING RETIREMENT PLAN' with 'Plan Number: 102375'. A red box highlights the 'Manage contributions >' link.

**Step 5:** Select **Manage My Contributions**.



The screenshot shows the TIAA website's 'Manage My Contributions' page. The header includes the TIAA logo and a 'LOG OUT' button. The main content area is titled 'Welcome, Mandy!' and includes a message: 'We've made it easy to enroll or make an update to your retirement plan.' Below this, there are sections for 'Making contributions changes?' and 'Enrolling in a plan?'. Under 'Enrolling in a plan?', there is a list of plans under the heading 'YALE UNIVERSITY', including 'Yale University Matching Retirement Plan'. A red box highlights the 'MANAGE MY CONTRIBUTIONS' button. At the bottom, there is a link: 'If you have an access code shared by your employer, click here'.

**Step 6:** Select **Manage Contributions**, on the Contributions page.

Accounts ▾
Plan & Learn ▾
Statements & Documents ▾

Search

Alerts

Profile

Log out

Contributions

Welcome to the Yale University Retirement Program. The University provides you with the opportunity to participate in a 403(b) defined contribution plan, which can provide you with an excellent way to save and invest for retirement. See below Plan Description for details about your 403(b) plan.

Enter any contributions you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.

*i*

Choose a fixed dollar, a percentage or maximum. With a fixed dollar amount, your earnings will be reduced by that exact amount each pay period.

A percentage applies to all eligible earnings each pay period. Max election spreads the IRS limit over the remaining pay periods in the calendar year.

*i*

Check out [Advice & Guidance](#) for useful resources and educational articles from retirement basics to living retirement.

*i*

View your payroll calendar: [Payroll Calendar](#)

Summary

[Stop voluntary contributions](#)

MANAGE CONTRIBUTIONS

YOUR CONTRIBUTIONS

12.00% per pay period

⊖ Your Elections by Plan(s)

Yale University Matching Retirement Plan

EMPLOYEE PRE-TAX

12.00%

EFFECTIVE DATE:

10/25/2024

Eligible Retirement Plans

⊕

Yale University Matching Retirement Plan

As of your date of hire or benefits eligibility, you may contribute a portion of your eligible earnings to the Yale University Matching Retirement Plan. For eligible staff with at least two years of benefit eligible service, a University match on eligible employee contributions will be made.

**Step 7:** Select **First available paycheck (or Future date)** and **A percentage (or A dollar amount)** on the Your retirement contributions page. To contribute your maximum for the year, select **The maximum amount**.

Yale

Accounts ▾

Plan & Learn ▾

Statements & Documents ▾


Search

Alerts

Profile

Log out

## Your retirement contributions



See how your savings may impact your budget - and your future. [Explore our contributions calculator.](#)

**i** Every year, the IRS establishes a maximum amount you can contribute to your retirement plan. For 2024, the limit is \$23,000.

If you are contributing to multiple retirement plans, your total contributions to any or all of your plans cannot exceed the annual IRS contribution limit.

**Did you make contributions through a different employer this year?**  
If yes, [enter those contributions](#) now. This may help you stay within the IRS contribution limit.

You can contribute up to 75% or a fixed dollar per pay period. Or you can choose to contribute the IRS maximum for the current year. Your contributions can be made on a pre-tax basis, a Roth 403(b) after-tax basis, or a combination of both. [Click here](#) for more information

### When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

☒ First available paycheck

☐ Future date

[Payroll Calendar](#)

### How much do you want to contribute to your 403(b) plan?

☐ The maximum amount

☒ A percentage

☐ A dollar amount

AMOUNT PER PAY PERIOD:

% = \$200.00

☐ Allocate between Pre-Tax and/or Roth contributions

**Step 8:** Select ***Allocate between Pre-tax and/or Roth contributions***, then enter percentages that add up to the percentage in step 7.

The screenshot shows a form titled "How would you like to split these contributions?". At the top, there is a checkbox labeled "Allocate between Pre-Tax and/or Roth contributions" which is checked. Below this, there are two input fields: "Pre-Tax" with a value of "4.00 %" and "Roth" with a value of "0 %". A summary line at the bottom states "TOTAL (must equal 4.00%): 4.00%". At the bottom of the form are two buttons: "CANCEL" and "NEXT".

**Step 9:** Select ***I have read and accept these Terms & Conditions*** and ***Confirm***.

The screenshot shows the "Review your contributions" page. The header includes the Yale logo and navigation links: "Accounts", "Plan & Learn", "Statements & Documents", "Search", "Alerts", "Profile", and "Log out". The main heading is "Review your contributions" with a subtext: "Please review all contributions before you confirm your elections." Below this is a "Summary" section with an "EDIT" button. The "Summary" section contains the following information:

YOUR CONTRIBUTIONS	
	4.00% per pay period

Yale University Matching Retirement Plan	
EMPLOYEE PRE-TAX	4.00%
EFFECTIVE DATE:	First available paycheck

At the bottom of the page, there is a checkbox labeled "I have read and accept these Terms & Conditions" which is checked. Below this are two buttons: "PREVIOUS" and "CONFIRM". A link "Come back later" is also present.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details.

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

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

4055997-0625

(11/24)