



**COLORADO  
COLLEGE**

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Retirement Plan Committee  
Year in Review Report  
February 28, 2024





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## Agenda

- Colorado College
  - Introductions
  - Role of the Committee
  - Plan Overviews
- Multnomah
  - Consultants Role
  - Investment Report
  - Market Update
- TIAA
  - Recordkeeper
  - Education
  - Investment Platform





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## Introductions

### Retirement Committee

- Lori Seager
- Ryan Simmons
- Pedro de Araujo
- Amber Brannigan
- Laurie Mozingo
- \* Esther Redmount
- \* Mario Montaña

### Consultant

- Greg Johnson, Multnomah Group

### Relationship Manager

- Melissa Thorpe, TIAA

\*Non-voting members

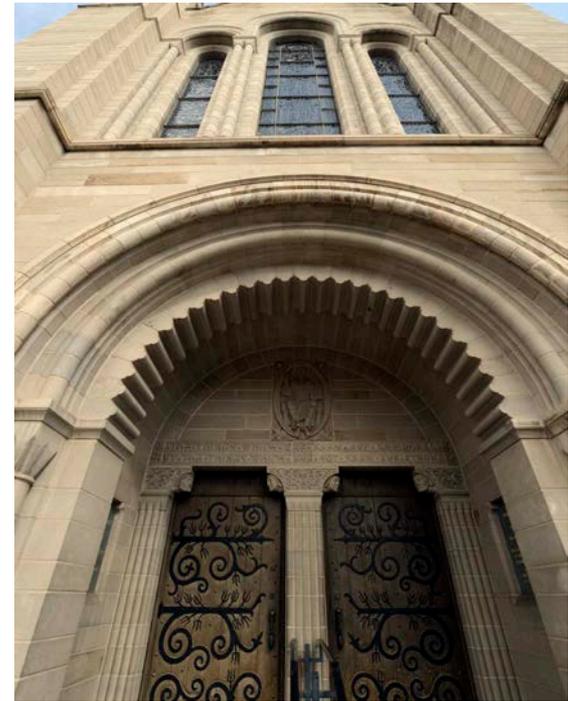


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## Committee's Role

Appointed by the president

- Report to Trustees
- Act as fiduciaries
- Administer plan efficiently
- Carry out terms of the plan
- Assess consultant services
- Assess reasonableness of fees





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## 403(b) Plan Overview

- Retirement Plan – Mandatory Portion
  - Employees contribute 5% when eligible and receive 10% college contribution
  - 29 years of age + 1 year of service; voluntary under age 29 with 1 year of service
  - ~680 employees actively contributing (~1,826 total)
  - ~\$265.5M in assets (\$8.5M in contributions in 2023)
- Retirement Plan – Voluntary Portion
  - Employees age 29 and up generally have full IRS elective deferral limit
  - Contributions may be made pre- or post-tax in \$ or % amounts
  - ~283 actively contributing
  - ~\$85M in assets (\$2.5M in contributions in 2023)

Balances as of January 26, 2024 (Rollovers excluded from contributions)



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## Emeriti Retiree Health

- Emeriti Retiree Health Plan (VEBA/Grantor Trust)
  - Held in Trusts to hold funds for healthcare expenses in retirement
    - Tax free employer contributions for tax-free expenses
    - Taxed employee contributions for tax-free expenses
  - Group supplemental health plan options
  - College contributes ~ \$700/year for employees 40 and older
  - College contributing for >500 EEs each pay period; ~1,200 participants
  - Employees may contribute beginning at age 21 (\$663 Contributions in 2023)
  - ~\$12.9M Total Assets (\$11.6M in VEBA & \$1.3M in Grantor)



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**MULTNOMAHGROUP**

## Consultant's Role



### Investment Consulting

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Comprehensive investment consulting services to plan sponsors, based on fundamental research.



### Vendor and Plan Management

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Developing objective processes to help clients select and monitor service providers to their plan and its participants.



### Fiduciary Governance

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Building strong fiduciary governance structures to empower plan sponsors to proactively manage the plan to ensure its ongoing health and success.



# Annual Fiduciary Program

## Quarter 1

### Annual Review and Strategy Setting *with recordkeeping provider*

#### Administrative Meeting Work Group

- Annual planning discussion
- Review of participant utilization and demographic data
- Vendor SOC review
- Review of participant education and advice strategy
- Review of required participant disclosures and notices
- Annual review of claims and appeals, participant inquiries, issues, and complaints (as prepared by Human Resources and reported to Committee)
- Share class review
- Annual review of insurance and bonding (as prepared by Risk Management and reported to Committee)
- Annual review of fee disclosure notices
- Review of plan testing results (if applicable)
- Revenue credit account review (if applicable)
- Small sum force out review (if applicable)
- Review of authorized plan representatives

#### Full Committee

- Review of minutes of previous quarterly meeting of Committee and reports on action items
- Quarterly investment review
- Review of participant utilization data and annual communication strategy
- Fiduciary education
- Other business

## Quarter 2

### Vendor Services and Fees

- Review of minutes of previous quarterly meeting of Committee and reports on action items
- Quarterly investment review
- Annual review of costs and services to evaluate reasonableness
- Fiduciary education
- Other business

## Quarter 3

### Fiduciary Governance

- Review of minutes of previous quarterly meeting of Committee and reports on action items
- Quarterly investment review
- Review of investment menu
- Review of Investment Policy Statement (if applicable)
- Review of Charter for Committee (if applicable)
- Fiduciary education
- Other business

## Quarter 4

### Plan Operations

- Review of minutes of previous quarterly meeting and reports on action items
- Quarterly investment review
- Regulatory update
- Review of government filings and audit (as prepared by Benefits and reported to Committee)
- Review of any year closing amendments to the plan
- Review of proposed annual report to Board on activities during the year
- Fiduciary education
- Other business



# COLORADO COLLEGE

## Tier 1: Target Date Funds

TIAA-CREF Lifecycle Index 2010 Fund Instl  
TIAA-CREF Lifecycle Index 2015 Fund Instl  
TIAA-CREF Lifecycle Index 2020 Fund Instl  
TIAA-CREF Lifecycle Index 2025 Fund Instl  
TIAA-CREF Lifecycle Index 2030 Fund Instl  
TIAA-CREF Lifecycle Index 2035 Fund Instl

TIAA-CREF Lifecycle Index 2040 Fund Instl  
TIAA-CREF Lifecycle Index 2045 Fund Instl  
TIAA-CREF Lifecycle Index 2050 Fund Instl  
TIAA-CREF Lifecycle Index 2055 Fund Instl  
TIAA-CREF Lifecycle Index 2060 Fund Instl  
TIAA-CREF Lifecycle Index 2065 Fund Instl

- Series of funds with each fund having a target retirement date that corresponds to when an investor is assumed to reach age 65
- Each fund is a single portfolio consisting of multiple asset classes to create a globally diversified portfolio
- Funds have an equity glide path that reduces the equity exposure (and in some cases exposure to other volatile assets) as the portfolio nears the target retirement date
- Most common Qualified Default Investment Alternatives (QDIA) choice because of the simplicity of communication and the availability of Date of Birth (DOB) for plan sponsors and record keeping vendors



# COLORADO COLLEGE

Tier 2: Core Index Array								
Stable Principal	Fixed Income	U.S. Equity					International Equity	
	Vanguard Total Bond Market Index Instl	Vanguard Value Index Instl	Vanguard 500 Index Admiral	Vanguard Total Stock Market Index Institutional	Vanguard Growth Index Instl	Vanguard Small Cap Index Institutional	Vanguard Total International Stock Index Institutional	

- Attractive to plan sponsors and participants because:
  - Increased focus on fee reasonableness
  - Simplicity of portfolio construction decision making
  - Index funds are already prevalent to some degree in most defined contribution investment menus (A frequent example is an S&P 500 Index fund)
  - Competitive investment management environment is driving index-fund fees lower





# COLORADO COLLEGE

## Tier 3: Extended Array

Stable Principal	Fixed Income	U.S. Equity		International Equity		Specialty
Vanguard Federal Money Market	JP Morgan Core Bond R6	MFS Value R6	JP Morgan Large-Cap Growth R6	Dodge & Cox International Stock	American Funds EuroPacific Growth R6	TIAA-CREF Real Estate Institutional
		Northern Small Cap Value	Conestoga Small Cap Institutional	DFA International Small Company I		

- Consists of 10+ actively managed investment products across a wide-range of asset classes and investment styles
- Attractive to participants seeking to:
  - Utilize active management in the pursuit of excess returns
  - Create a customized portfolio with specific asset class and style allocations
  - Implement a market view within their investment account



# COLORADO COLLEGE

Tier 4: Annuities		
Stable Principal	Fixed Income	U.S. Equity
CREF Money Market R2	CREF Bond Market R2	CREF Stock R2
TIAA Traditional	CREF Inflation Linked Bond R2	

- Consists of 6-8 annuity products, including a fixed annuity and variable annuities
- The fixed annuity provides stability of principal with an opportunity to generate income
- Variable annuities provide the opportunity for broad capital market exposure coupled with an opportunity for retirement income
- Attractive to participants seeking to: Receive income in retirement



# COLORADO COLLEGE

Tier 5: Socially Responsible Investments				
Stable Principa 1	Fixed Income	U.S. Equity	International Equity	Balanced
	TIAA- CREF Core Impact Bond Institutional	TIAA-CREF Social Choice Equity Institutional	TIAA-CREF Social Choice International Institutional	CREF Social Choice R2

- Consists of investment products that use socially responsible investment criteria to build their portfolios
- Attractive to participants seeking to:
  - Invest in companies/organizations that act in a socially responsible way





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## Tier 6: Self-Directed Brokerage

The self-directed brokerage allows employees to allocate retirement savings contributions into a variety of investment choices beyond the core investments. Employees can choose to invest in more than eight hundred no-transaction-fee mutual funds and thousands of transaction-fee funds that are available on the brokerage platform.

Other fees and expenses do apply to a continued investment in the fund and are described in the fund's current prospectus. Retirement plan contributions cannot be automatically directed to your brokerage account. Please keep in mind, mutual fund returns are not guaranteed, and employees assume all risks associated with investing in them.



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## Fees

- Types of fees include:
  - Investment Management
  - Recordkeeping
  - Additional Plan Expenses (Legal, Investment Advisor, Audit)
- Annual recordkeeping and plan expense fees is \$151/participant with an account balance over \$5,000. Quarterly fee of \$37.75



	Qtr	YTD	Annualized Returns				Expense Ratio (%)	Ticker
			1 Yr	3 Yrs	5 Yrs	10 Yrs		
<b>Target-Date 2065+</b>								
TIAA-CREF Lifecycle Index 2065 Inst	10.95	21.16	21.16	5.63	N/A	N/A	0.10	TFITX
S&P Target Date 2065+ TR USD	10.80	19.84	19.84	5.98	NA	NA		
<b>Target-Date 2060</b>								
TIAA-CREF Lifecycle Index 2060 Inst	10.92	20.91	20.91	5.44	11.73	N/A	0.10	TVIIX
S&P Target Date 2060 TR USD	10.72	19.74	19.74	5.89	11.04	NA		
<b>Target-Date 2055</b>								
TIAA-CREF Lifecycle Index 2055 Inst	10.88	20.76	20.76	5.33	11.60	8.58	0.10	TTIIX
S&P Target Date 2055 TR USD	10.71	19.62	19.62	5.91	10.98	7.99		
<b>Target-Date 2050</b>								
TIAA-CREF Lifecycle Index 2050 Inst	10.81	20.54	20.54	5.22	11.47	8.49	0.10	TLLIX
S&P Target Date 2050 TR USD	10.70	19.58	19.58	5.84	10.92	7.92		
<b>Target-Date 2045</b>								
TIAA-CREF Lifecycle Index 2045 Inst	10.66	20.07	20.07	5.05	11.29	8.36	0.10	TLXIX
S&P Target Date 2045 TR USD	10.53	19.14	19.14	5.62	10.68	7.76		
<b>Target-Date 2040</b>								
TIAA-CREF Lifecycle Index 2040 Inst	10.37	18.98	18.98	4.43	10.52	7.96	0.10	TLZIX
S&P Target Date 2040 TR USD	10.19	18.16	18.16	5.16	10.22	7.49		
<b>Target-Date 2035</b>								
TIAA-CREF Lifecycle Index 2035 Inst	9.79	17.25	17.25	3.58	9.57	7.37	0.10	TLYIX
S&P Target Date 2035 TR USD	9.68	16.63	16.63	4.45	9.44	7.04		
<b>Target-Date 2030</b>								
TIAA-CREF Lifecycle Index 2030 Inst	9.18	15.55	15.55	2.84	8.66	6.80	0.10	TLHIX
S&P Target Date 2030 TR USD	9.02	14.80	14.80	3.61	8.42	6.44		
<b>Target-Date 2025</b>								
TIAA-CREF Lifecycle Index 2025 Inst	8.67	14.19	14.19	2.24	7.82	6.25	0.10	TLQIX
S&P Target Date 2025 TR USD	8.28	12.99	12.99	2.80	7.42	5.85		
<b>Target-Date 2020</b>								
TIAA-CREF Lifecycle Index 2020 Inst	8.28	13.07	13.07	1.74	7.03	5.71	0.10	TLWIX
S&P Target Date 2020 TR USD	8.04	12.32	12.32	2.12	6.47	5.28		
<b>Target-Date 2015</b>								
TIAA-CREF Lifecycle Index 2015 Inst	7.92	12.24	12.24	1.43	6.51	5.32	0.10	TLFIX
S&P Target Date 2015 TR USD	7.68	11.38	11.38	1.86	6.10	4.94		
<b>Target-Date 2000-2010</b>								
TIAA-CREF Lifecycle Index 2010 Inst	7.47	11.42	11.42	1.12	5.99	4.96	0.10	TLTIX
S&P Target Date 2010 TR USD	7.42	10.79	10.79	1.49	5.61	4.50		



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## Colorado College Retirement Benefit Plan

### Annualized Returns

### Expense

	Qtr	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	Ratio (%)	Ticker
<b>Money Market-Taxable</b>								
CREF Money Market R2	1.29	4.90	4.90	1.97	1.64	N/A	0.24	QCMPMX
Vanguard Federal Money Market	1.34	5.09	5.09	2.20	1.83	1.21	0.11	VMFXX
BofA ML 3-Month T-Bill	1.37	5.01	5.01	2.15	1.88	1.25		
<b>Intermediate Core Bond</b>								
JPMorgan Core Bond R6	6.37	5.85	5.85	-2.72	1.60	2.10	0.34	JCBUX
TIAA-CREF Core Impact Bond Instl	6.51	6.04	6.04	-3.37	1.06	2.30	0.37	TSBIX
Vanguard Total Bond Mkt Idx Instl	6.69	5.72	5.72	-3.34	1.13	1.80	0.04	VBTIX
Bloomberg US Agg Bond TR USD	6.82	5.53	5.53	-3.31	1.10	1.81		
<b>Large Value</b>								
MFS Value R6	9.54	8.29	8.29	8.60	11.64	8.79	0.44	MEIKX
Vanguard Value Index Instl	9.09	9.26	9.26	10.62	11.74	9.73	0.04	VIVIX
Russell 1000 Value TR USD	9.50	11.46	11.46	8.86	10.91	8.40		
<b>Large Blend</b>								
TIAA-CREF Social Choice Eq Instl	12.72	22.49	22.49	8.40	15.05	11.00	0.18	TISCX
Vanguard 500 Index Adm	11.68	26.24	26.24	9.96	15.65	11.99	0.04	VFIAX
Vanguard Total Stock Mkt Idx Instl	12.17	26.02	26.02	8.44	15.08	11.44	0.03	VITSX
S&P 500 TR USD	11.69	26.29	26.29	10.00	15.69	12.03		
<b>Large Growth</b>								
JPMorgan Large Cap Growth R6	13.48	34.95	34.95	6.23	21.19	15.67	0.44	JLGMX
Vanguard Growth Index Instl	14.41	46.78	46.78	7.69	19.17	13.98	0.04	VIGIX
Russell 1000 Growth TR USD	14.16	42.68	42.68	8.86	19.50	14.86		
<b>Small Value</b>								
Northern Small Cap Value	14.29	15.55	15.55	9.37	9.34	6.49	1.00	NOSGX
Russell 2000 Value TR USD	15.26	14.65	14.65	7.94	10.00	6.76		
<b>Small Blend</b>								
Vanguard Small Cap Index Instl	13.41	18.22	18.22	4.67	11.72	8.44	0.04	VSCIX
Russell 2000 TR USD	14.03	16.93	16.93	2.22	9.97	7.16		
<b>Small Growth</b>								
Conestoga Small Cap Instl	11.09	22.35	22.35	0.79	10.89	9.50	0.90	CCALX
Russell 2000 Growth TR USD	12.75	18.66	18.66	-3.50	9.22	7.16		
<b>Foreign Large Value</b>								
Dodge & Cox International Stock X	6.82	16.81	16.81	6.55	8.68	4.00	0.52	DOAFX
MSCI ACWI Ex USA Large Value NR USD	8.24	17.53	17.53	6.30	6.51	2.86		
<b>Foreign Large Blend</b>								
TIAA-CREF Soc Choice Intl Eq Instl	11.39	19.25	19.25	4.39	9.04	N/A	0.37	TSONX
Vanguard Total Intl Stock Idx Instl	9.98	15.53	15.53	1.80	7.37	4.12	0.08	VTSNX
MSCI ACWI Ex USA Large NR USD	9.75	15.53	15.53	1.82	7.23	3.80		



# COLORADO COLLEGE

## Colorado College Retirement Benefit Plan

### Annualized Returns

### Expense

	Qtr	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	Ratio (%)	Ticker
<b>Foreign Large Growth</b>								
American Funds EuroPacific Gr R6	10.37	16.05	16.05	-2.66	8.04	4.90	0.47	REGX
MSCI ACWI Ex USA Large Growth NR USD	11.31	13.69	13.69	-2.61	7.88	4.71		
<b>Foreign Small/Mid Blend</b>								
DFA Intl Small Company I	10.75	14.43	14.43	2.71	8.02	4.94	0.39	DFISX
MSCI AC World Ex USA Small NR USD	10.12	15.66	15.66	1.49	7.89	4.88		
<b>Real Estate</b>								
TIAA-CREF Real Estate Sec Instl	17.03	12.19	12.19	3.68	8.17	8.36	0.48	TIREX
MSCI US REIT NR USD	15.60	12.27	12.27	5.89	6.15	6.29		



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## Retirement Plan Partner

**TIAA (Melissa Thorpe)**

- Recordkeeper
- Education
- Resources





# Live boldly, retire confidently

As you journey through life pursuing the things you're passionate about, we're here to help make planning for what's ahead as simple and straightforward as possible. For 100+ years, we've provided solutions and guidance to help clients like you live the life they deserve in retirement.

## Income that never runs out

With our annuities, you can turn your savings into monthly payouts, guaranteed for life.<sup>1</sup>

**\$545B+**

IN BENEFITS PAID SINCE 1918<sup>2</sup>

## Profit-sharing potential

We seek to share profits with clients through the TIAA Traditional annuity.<sup>3</sup>

**73-year streak**

RETURNING MORE THAN THE GUARANTEED MINIMUM TO CLIENTS<sup>4</sup>

## Investments that change the world

From land conservation to renewable energy, your savings can make a difference.

**Top 5**

SUSTAINABLE FUNDS ASSET MANAGER<sup>5</sup>

## Advice tailored to you

Your financial picture is as unique as you are, and your financial strategy should be, too.<sup>6</sup>

**No additional cost**

FOR 1:1 CONSULTATIONS AND ONLINE RESOURCES

## Putting you first makes all the difference

- #1 not-for-profit retirement market provider in assets and participant accounts<sup>7</sup>
- World's most ethical company, Ethisphere Institute, 2015-2022<sup>8</sup>
- 90% of TIAA-CREF mutual funds and CREF annuities have expense ratios below the median in their respective categories<sup>9</sup>



Learn more at  
[TIAA.org](https://www.tiaa.org)



# COLORADO COLLEGE

1. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
2. As of December 31, 2021. Other benefits from TIAA include: surrender benefits and other withdrawals, death benefits, health insurance and disability insurance benefits, and all other policy proceeds paid.
3. TIAA may share profits with TIAA Traditional retirement annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed other than for the period for which they were declared.
4. TIAA Actuarial as of 12/31/2021.
5. Morningstar Sustainable Funds U.S. Landscape Report, Feb 2021. The asset management activities referenced are those of Nuveen, TIAA's wholly owned asset management subsidiary. Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.
6. Advice is obtained using an advice methodology from an independent third-party.
7. Based on data in PLANSPONSOR magazine's 2021 DC Recordkeeping Survey, combined 457, 403(b) and money purchase plan data as of June 21, 2021.
8. 2015-2022. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework, which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%), and provided to all companies who participate in the process.
9. Based on Morningstar Direct (as of March 31, 2022) expense comparisons by category, excluding Money Market products. Actual percentage is 89.6%. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge. Excludes the class W shares, which are not available for purchase by retail investors.

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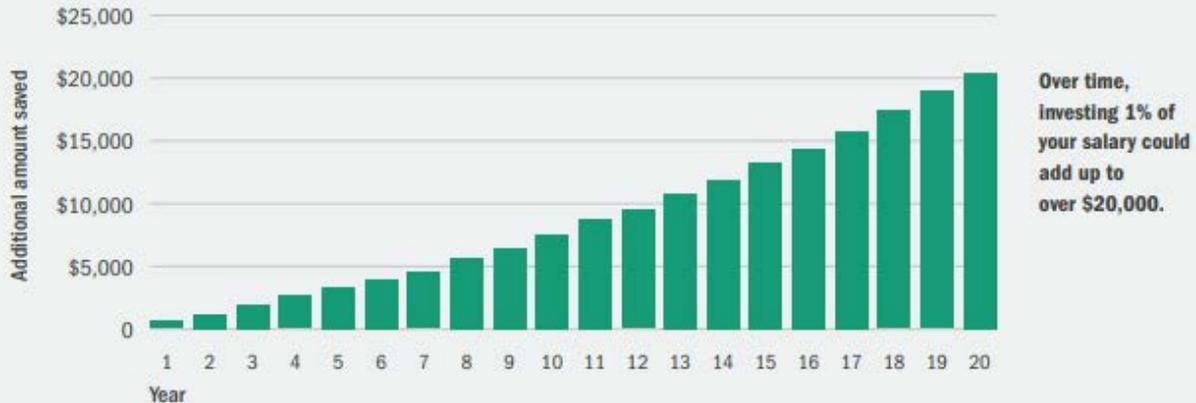
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## Small change now, big milestones later

Boosting your savings by 1% could really add up

Consistency is one of the simplest and yet most important strategies for saving—and one that can help you live the life you deserve in retirement. The beauty of it? It doesn't take much to make a positive impact on your savings. Over time, even the smallest increase can go a long way. See for yourself in the following example.

### See how much persistence can pay off



This hypothetical example assumes an annual salary of \$50,000, a contribution rate of 1% and an annual salary increase of 1%. The example shown also assumes a 6% annual rate of return on investment. It does not represent the actual performance of any TIAA account, nor does it reflect expenses or taxes, which would reduce performance. Total returns and the principal value of the accounts will fluctuate, and yields may vary. This chart cannot predict or project investment performance.



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## Grow your savings potential

Ready to save more? Manage your contributions by calling your Benefits office.

Need more help? Schedule a one-on-one consultation at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

Call with questions at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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**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.**

**Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.**

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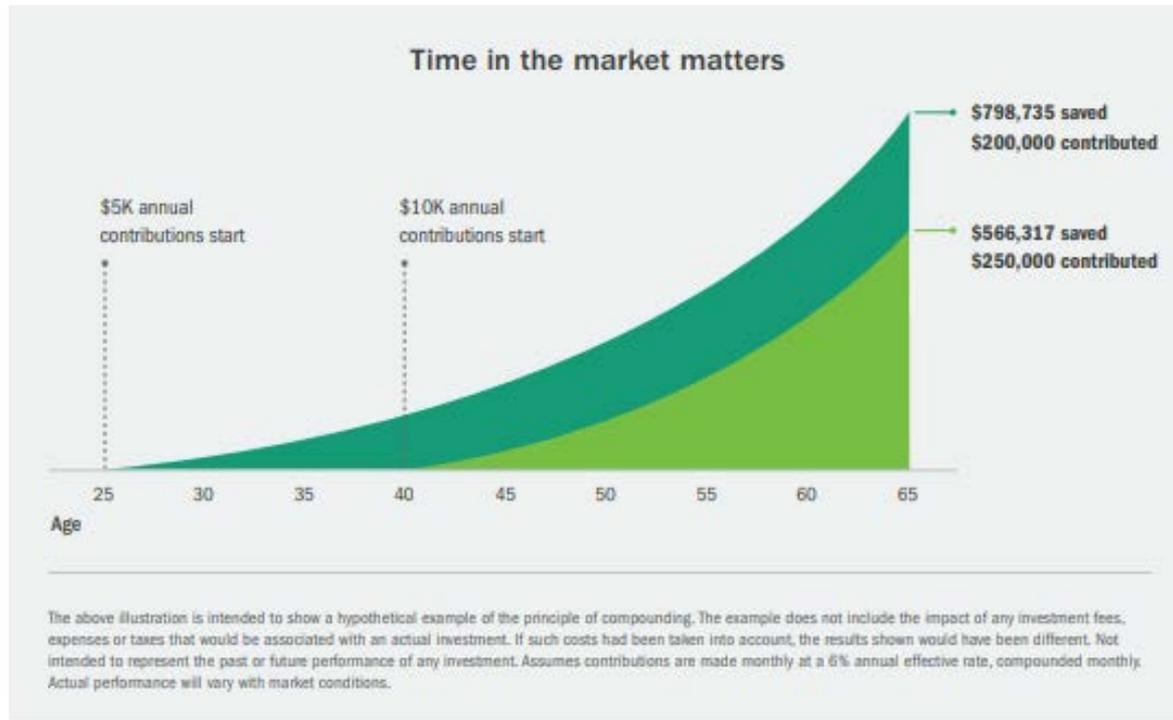


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## Put time on your side

Enroll sooner in your retirement plan, have more growth potential

For many, retirement can feel like a distant goal, but the sooner you start to save, the better off you could be. That's because of compounding interest—even if you have less to contribute now, you may end up with more in the long run just by giving it more time, because your interest earns interest too.





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1. Does not apply to Roth contributions (if allowed in your plan). All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.
2. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death. For governmental 457(b) plans, withdrawals are only allowed following separation from service or when you reach age 70½.

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**You can contribute up to \$23,000 annually to your retirement account—or up to \$30,500 if you're 50 or older.**

## Why save more?

There are tax advantages to saving within your plan, which means the impact to your take-home pay may not be as much as you think.

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

## Starting or increasing your plan contributions is easy.

- Not enrolled? Visit [TIAA.org/enroll](https://TIAA.org/enroll) and find your employer
- To increase your contributions, go to your Benefits Office for a Salary Deferral Agreement

## Give your investments more potential.

Meet with a TIAA financial consultant to see if your savings are on track. Visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or scan the QR code. You can also call **800-842-2252**, 8 a.m. to 10 p.m. (ET).





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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](https://www.tiaa.org) for details.

**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.**

The TIAA group of companies does not provide legal or tax advice. Please consult your tax or legal advisor to address your specific circumstances.

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(11/23)



# COLORADO COLLEGE

[www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege)

[www.tiaa.org/webinars](http://www.tiaa.org/webinars)

Jeremy Thompson

TIAA Financial Consultant

on campus monthly

(3/6/2024 and 3/15/2024)

Lunch & Learn

“Write Your Next Chapter”

Date: 3/6/2024

Time: 12:00 PM to 1:00 PM

Location: Yalich Board Room

## Register for TIAA's live webinars

Learn how you can take action for a more secure future. Reserve your spot now or visit [TIAA.org/webinars](http://TIAA.org/webinars) at any time to register. These webinars are part of your retirement plan benefits.

**Mar. 6**  
Noon to 1 p.m. (ET) 11 a.m. to Noon (CT) 10 a.m. to 11 a.m. (MT) 9 a.m. to 10 a.m. (PT) 7 a.m. to 8 a.m. (HT)

### The starting line: Beginning to save for retirement

There's no time like the present to save for the future. Retirement may not seem especially pressing right now, but the truth is, now is when you can do the most good for your future.

**Mar. 14**  
1 p.m. to 2 p.m. (ET) Noon to 1 p.m. (CT) 11 a.m. to Noon (MT) 10 a.m. to 11 a.m. (PT) 8 a.m. to 9 a.m. (HT)

### Attention to detail: Financial finishing touches for women

What does your financial future hold? Financial success can often complicate your life, and we'd like to help. You'll learn some ways to stay in control of the portfolio you've accumulated.

**Mar. 20**  
Noon to 1 p.m. (ET) 11 a.m. to Noon (CT) 10 a.m. to 11 a.m. (MT) 9 a.m. to 10 a.m. (PT) 7 a.m. to 8 a.m. (HT)

### Paycheck for life: Set your sights on retirement security

Do you have a plan to avoid outliving your retirement savings? In this webinar, you'll learn how to leverage a portion of your savings to create a retirement paycheck that's guaranteed as long as you live.

**Mar. 26**  
3 p.m. to 4 p.m. (ET) 2 p.m. to 3 p.m. (CT) 1 p.m. to 2 p.m. (MT) Noon to 1 p.m. (PT) 10 a.m. to 11 a.m. (HT)

### Live with confidence in retirement: Five steps to creating your retirement income plan

If you're thinking about making the transition to retirement, this webinar is essential for understanding how to create an income plan that helps you maximize your savings.



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## Information Available

- [www.coloradocollege.edu/humanresources](http://www.coloradocollege.edu/humanresources)
  - Benefits & Wellness (Retirement Plan Committee)
- <https://www.employeebenefitswebsite.com/coloradocollege/>
  - Summary Plan Description
  - Plan Document
  - Fund Lineup
  - Forms/Reports
- [www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege)
  - Participant Information, Education, Tools