

BE READY WITH YOUR:

Investment choices and allocations

Go to www.tiaa-cref.org/udallas to review your investment choices including:

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IMPORTANT: You Need to Complete a Salary Reduction Agreement Form

One or more plans available to you **require** a Salary Reduction Agreement (or Salary Deduction Election form) in order to process your enrollment application.

You Can Obtain These Form(s) from Your Benefits Office

For the plan(s) listed below, you can get an agreement form from your Benefits Office. Please complete the form and return it to your Benefits Office:

University of Dallas Retirement Plan and University of Dallas Supplemental Retirement Plan

Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½. There are risks when investing in securities, including Lifecycle Funds. Read the prospectus before making any investment choices.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE TEACHERS' FUND is a registered trademark of Teachers Insurance and Annuity Association.

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