North East Independent School District 457(b) Retirement Plan

Welcome to your retirement program!

The District recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.

Now you’ll need to consider your investment options. When creating your retirement strategy, you can take one of two approaches:

- **Choose a Lifecycle Fund:**
  If you prefer to delegate asset allocation and rebalancing decisions, you may want to consider a Lifecycle Fund. You simply choose the fund that most closely matches the year you plan to retire (generally age 65). For example, if you will turn age 65 in 2044, you would consider the Lifecycle 2045 Fund. Please note that as with all mutual funds, the principal value of a Lifecycle Fund isn’t guaranteed.* Also, the target date represents an approximate date when investors may plan to begin withdrawing from the fund. However, there is no need to withdraw the funds at that target date.

- **Create your own retirement portfolio:**
  If you’re comfortable choosing investments and managing your own portfolio, your plan offers a range of investment options to help you pursue your savings goals.

Learn more about your investment choices online at [www.tiaa-cref.org/neisd](http://www.tiaa-cref.org/neisd).
- Click on **Plans and Investments** and then select your plan to view investment information.

---

*These funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well. After the target date has been reached, some of these funds may be merged into a fund with a focus on retirement income.*
Quick guide to managing your retirement account

Change investment options or contribution amounts online:
To change contribution amounts, go to Retirement Manager at https://www.myretirementmanager.com.
To change investment options:
  - Go to www.tiaa-cref.org/neisd, click Log In.
  - Enter your TIAA-CREF user ID and password.
    (Login information is included in your TIAA-CREF Welcome Kit.)
  - Select Manage My Portfolio drop-down menu (for each contract/account you’d like to update).
  - Select Change Allocation of Future Contributions and enter your investment instructions.

Transfer funds online:
  - Go to www.tiaa-cref.org/neisd, click Log In.
  - Enter your TIAA-CREF user ID and password.
  - Select Manage My Portfolio drop-down menu (for each contract/account you’d like to update).
  - Select Change Investments and enter your instructions.

Change beneficiary designation online:
  - Go to www.tiaa-cref.org/neisd, click Log In.
  - Enter your TIAA-CREF user ID and password.
  - Go to the Manage My Portfolio drop-down and choose Beneficiaries.
# TIAA-CREF is here to help you.

TIAA-CREF can help you plan for your retirement. We offer tools and services to help you manage your retirement savings—and pursue your savings goals.

## How we can help

<table>
<thead>
<tr>
<th>Online Information and Account Access</th>
<th>Use <a href="http://www.tiaa-cref.org/neisd">www.tiaa-cref.org/neisd</a> to:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Establish a secure user ID and password.</td>
</tr>
<tr>
<td></td>
<td>• Review and update your personal information.</td>
</tr>
<tr>
<td></td>
<td>• Update your beneficiary designation.</td>
</tr>
<tr>
<td></td>
<td>• Check account balances and confirm contributions.</td>
</tr>
<tr>
<td></td>
<td>• Change the investment of future contributions.</td>
</tr>
<tr>
<td></td>
<td>• Transfer assets among the plan’s investment options.</td>
</tr>
<tr>
<td></td>
<td>• Check the performance of the plan’s investment options.</td>
</tr>
<tr>
<td></td>
<td>• Sign up for eDelivery of materials you’d prefer to receive by email.</td>
</tr>
<tr>
<td></td>
<td>• Research the plan’s investment options.</td>
</tr>
<tr>
<td></td>
<td>• Access retirement planning tools and calculators.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Automated Phone Access (available 24/7)</th>
<th>800 842-2252</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone Support</td>
<td>Call 800 842-2252, Monday to Friday, 7 a.m. to 9 p.m. (CT), and Saturday, 8 a.m. to 5 p.m. (CT).</td>
</tr>
</tbody>
</table>

**Retirement Plan Advice**

**Online:** Go to [www.tiaa-cref.org/neisd](http://www.tiaa-cref.org/neisd). Log in to your account and select the *Advice & Guidance* tab.

To schedule a One-on-One Advice Session, by phone or in person, call TIAA-CREF at 800 732-8353, Monday to Friday, 7 a.m. to 7 p.m. (CT).

Or visit [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow). Investment advice is not available to participants who live outside of the United States.

**Financial Education**

TIAA-CREF conducts financial education seminars nationwide to help you make informed financial decisions. You can view TIAA-CREF financial education webinars on a variety of useful topics. Just go to the *Advice & Guidance* tab and select *Workshops & Seminars*.

**Online Tools and Calculators**

Go to [www.tiaa-cref.org/tools](http://www.tiaa-cref.org/tools) for interactive planning tools, including:

- **Retirement Goal Evaluator:** Provides an estimate of how much of your salary you might be able to replace at retirement

- **Asset Allocation Evaluator:** Provides sample portfolios based on your answers to a few questions

- **Retirement Advisor:** Helps you determine how much to save each month to help meet your goals

**Self-Directed Brokerage Account**

Call 800 927-3059, Monday to Friday, 7 a.m. to 6 p.m. (CT). The Self-Directed Brokerage Account is not available to participants who live outside of the United States.
Under Texas law, the benefits of an annuity purchased under the Optional Retirement Program are available only if a participant attains the age of 70½ or terminates participation in the program. For these purposes, a person terminates participation in the Optional Retirement Program, without losing any accrued benefits, by: (1) death; (2) retirement; or (3) termination of employment in all Texas public institutions of higher education.

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.

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.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit www.tiaa-cref.org/neisd for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.tiaa-cref.org/neisd for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA/SIPC.

©2015 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

Get to know TIAA-CREF

A strong financial supporter on the road to retirement

Focused on your future
TIAA-CREF’s purpose has remained constant since TIAA was established nearly a century ago: We’re here to help you save for—and generate income during—retirement. Over the years, we’ve regularly introduced enhancements to the ways we deliver on our purpose.

Guiding you to and through retirement
We offer retirement plan investment advice based on your needs. TIAA-CREF’s experience is built right into your retirement program and based on your plan’s investment options. You have easy access to online or One-on-One Advice Sessions at no additional cost to you.

Leadership you can count on—since 1918
TIAA-CREF is a leader in providing retirement plan services to nonprofits in the academic, cultural, governmental, medical and research fields. We are trusted by 16,000 institutions across the nation.

How to access advice
Online:
Visit www.tiaa-cref.org/neisd. Log in to your account and select the Advice & Guidance tab.

One-on-One Advice Sessions:
To schedule your session, call TIAA-CREF at 800 732-8353, Monday to Friday, 7 a.m. to 7 p.m. (CT). Or visit www.tiaa-cref.org/schedulenow.