



Get help

By phone:

TIAA-CREF financial consultants are available to answer your questions at the University of Pittsburgh Retirement Plan Call Center at **800 682-9139**, Monday to Friday, 8 a.m. to 10 p.m. (ET), and Saturday, 9 a.m. to 6 p.m. (ET).

Online:

You can manage your account online on a 24/7 basis. Just go to **www.tiaa-cref.org/mhsf** and log on to the secure section of the site. First-time users will need to click on *Register for Access* and set up a User ID and Password.

In person:

Schedule a one-on-one counseling session with a TIAA-CREF financial consultant on campus or at the local TIAA-CREF office in Pittsburgh at **www.tiaa-cref.org/schedulenow-PITT** or by calling **800 782-8353**, Monday through Friday, 8 a.m. to 8 p.m. (ET).

The Medical and Health Sciences Foundation just updated the Retirement Savings Plan site to include both TIAA-CREF and Vanguard funds. TIAA-CREF, as the sole recordkeeper, is ready to help you set a course with all of your retirement savings related needs.

Get started by reviewing the checklist below:

☐ Review your beneficiary designation.

To review or change your current designation(s), log on to **my.pitt.edu**, select *My Resources* and then *Human Resources*. Then click *Retirement Plan Access*. Under *Manage My Portfolio*, click on *Beneficiaries*. Please note that these three instances require you to resubmit your beneficiary election(s):

- Your previous designation was a Trust.
- You are married and your previous designation was not your spouse.
- You held Retirement Savings Plan accounts at both TIAA-CREF and Vanguard.

If you do not resubmit your beneficiary designation, 100% of your assets will be set to the plan default, which is your spouse (if you are married) OR your estate (if you are not married and any of the three scenarios above apply).

Please contact TIAA-CREF to get help to review and/or change your beneficiary designations. If you are no longer employed by the University, you may visit **tiaa-cref.org** to ensure your designation accurately reflects your preference. After logging in, click on the *Manage My Portfolio* tab and select *Beneficiaries*.

☐ Get help: face to face, by phone or online.

You're eligible to receive personalized advice on the Medical and Health Sciences Foundation Retirement Savings Plan investment options from a trained TIAA-CREF financial consultant. Your consultant will help you find answers to the following questions (and more):

- How much do you need to save to reach your goals?
- Does your investment mix reflect your goals and risk tolerance?
- How will you meet your retirement income needs?

This service is available as part of your Retirement Savings Plan *at no additional cost to you*. TIAA-CREF's investment advice takes the form of specific asset allocation recommendations on mutual funds and annuities, which is provided by Ibbotson Associates, Inc., an independent third-party asset allocation provider.

☐ Review your investment options.

To view the investment options, which now include both TIAA-CREF and Vanguard on the consolidated recordkeeping platform, visit **www.tiaa-cref.org/mhsf** and select *Plans and Investments*. Many options are now available at lower pricing. If the funds that you're invested in qualify for the lower cost, they have automatically been moved to the lower-cost option of that fund.

Review your TIAA-CREF and Vanguard investment options.

To view the more detailed information on the investment options, which now include both TIAA-CREF and Vanguard on the consolidated recordkeeping platform, visit www.tiaa-cref.org/mhsf and select *Plans and Investments*.

One-Step Investing — Multi-Asset Funds

TICKER	Investment Name	TICKER	Investment Name
TCTIX	TIAA-CREF Lifecycle 2010 Fund	VASIX	Vanguard LifeStrategy Income Fund
TCNIX	TIAA-CREF Lifecycle 2015 Fund	VSMGX	Vanguard LifeStrategy Moderate Growth Fund
TCWIX	TIAA-CREF Lifecycle 2020 Fund	VTENX	Vanguard Target Retirement 2010 Fund
TCYIX	TIAA-CREF Lifecycle 2025 Fund	VTXVX	Vanguard Target Retirement 2015 Fund
TCRIX	TIAA-CREF Lifecycle 2030 Fund	VTWNX	Vanguard Target Retirement 2020 Fund
TCIIX	TIAA-CREF Lifecycle 2035 Fund	VTTVX	Vanguard Target Retirement 2025 Fund
TCOIX	TIAA-CREF Lifecycle 2040 Fund	VTHRX	Vanguard Target Retirement 2030 Fund
TTFIX	TIAA-CREF Lifecycle 2045 Fund	VTTHX	Vanguard Target Retirement 2035 Fund
TFTIX	TIAA-CREF Lifecycle 2050 Fund	VFORX	Vanguard Target Retirement 2040 Fund
TTRIX	TIAA-CREF Lifecycle 2055 Fund	VTIVX	Vanguard Target Retirement 2045 Fund
TLXNX	TIAA-CREF Lifecycle 2060 Fund	VFIFX	Vanguard Target Retirement 2050 Fund
TLRIX	TIAA-CREF Lifecycle Retirement Income	VFFVX	Vanguard Target Retirement 2055 Fund
VSCGX	Vanguard LifeStrategy Conservative Growth Fund	VTTSX	Vanguard Target Retirement 2060 Fund
VASGX	Vanguard LifeStrategy Growth Fund	VTINX	Vanguard Target Retirement Income Fund

Actively Managed Funds and Investments

TICKER	Investment Name	TICKER	Investment Name
Variable Annuity	CREF Bond Market Account	VGELX	Vanguard Energy Fund
Variable Annuity	CREF Global Equities Account	VEIRX	Vanguard Equity Income Fund
Variable Annuity	CREF Growth Account	VEXRX	Vanguard Explorer Fund
Variable Annuity	CREF Inflation-Linked Bond Account	VEVFX	Vanguard Explorer Value Fund
Variable Annuity	CREF Money Market Account	VHGEX	Vanguard Global Equity Fund
Variable Annuity	CREF Social Choice Account	VFIJX	Vanguard GNMA Fund
Variable Annuity	CREF Stock Account	VGIAX	Vanguard Growth & Income Fund
Variable Annuity	TIAA Real Estate Account	VGHAX	Vanguard Health Care Fund
TNRIX	TIAA-CREF Global Natural Resources Fund	VWEAX	Vanguard High-Yield Corporate Fund
TIGRX	TIAA-CREF Growth & Income Fund	VIPIX	Vanguard Inflation-Protected Securities Fund
TIHYX	TIAA-CREF High-Yield Fund	VFIDX	Vanguard Intermediate-Term Investment Grade Fund
TIIEY	TIAA-CREF International Equity Fund	VFIUX	Vanguard Intermediate-Term Treasury Fund
TRLIX	TIAA-CREF Large-Cap Value Fund	VINEX	Vanguard International Explorer Fund
TRPWX	TIAA-CREF Mid-Cap Growth Fund	VWILX	Vanguard International Growth Fund
TIMVX	TIAA-CREF Mid-Cap Value Fund	VTRIX	Vanguard International Value Fund
TIREX	TIAA-CREF Real Estate Securities Fund	VWETX	Vanguard Long-Term Investment-Grade Fund
TISEX	TIAA-CREF Small-Cap Equity Fund	VUSUX	Vanguard Long-Term Treasury Fund
TSBIX	TIAA-CREF Social Choice Bond	VMGRX	Vanguard Mid-Cap Growth Fund
TISCX	TIAA-CREF Social Choice Equity Fund	VMRAX	Vanguard Morgan™ Growth Fund Admiral™
VHCAX	Vanguard Capital Opportunity Fund	VGPMX	Vanguard Precious Metals and Mining Fund
VCVLX	Vanguard Capital Value Fund	VMRXX	Vanguard Prime Money Market Fund
VCVSX	Vanguard Convertible Securities Fund	VPCCX	Vanguard PRIMECAP Core Fund
VDEQX	Vanguard Diversified Equity Fund	VPMAX	Vanguard PRIMECAP Fund
VDIGX	Vanguard Dividend Growth Fund	VASVX	Vanguard Selected Value Fund
VMMSX	Vanguard Emerging Markets Select Stock Fund	VSGDX	Vanguard Short-Term Federal Fund

Actively Managed Funds and Investments - *continued*

TICKER	Investment Name	TICKER	Investment Name
VFSIX	Vanguard Short-Term Investment-Grade Fund	VUVLX	Vanguard U.S. Value Fund
VFIRX	Vanguard Short-Term Treasury Fund	VWIAX	Vanguard Wellesley® Income Admiral™
VGSTX	Vanguard STAR Fund	VWENX	Vanguard Wellington™ Fund Admiral™
VSEQX	Vanguard Strategic Equity Fund	VWNEX	Vanguard Windsor™ Fund Admiral™
VSTCX	Vanguard Strategic Small-Cap Equity Fund	VWNAX	Vanguard Windsor™ II Fund Admiral™
VWUAX	Vanguard U.S. Growth Fund™		

Passively Managed Funds and Investments

TICKER	Investment Name	TICKER	Investment Name
Variable Annuity	CREF Equity Index Account	VINIX	Vanguard Institutional Index Fund
TBIIX	TIAA-CREF Bond Index Fund	VBIMX	Vanguard Intermediate-Term Bond Index Fund
TEQLX	TIAA-CREF Emerging Markets Equity Index Fund	VLCAX	Vanguard Large-Cap Index Fund
TLIIX	TIAA-CREF Enhanced Large-Cap Growth Index Fund	VBLLX	Vanguard Long-Term Bond Index Fund
TEVIX	TIAA-CREF Enhanced Large-Cap Value Index Fund	VMGMX	Vanguard Mid-Cap Growth Index Fund
TIEIX	TIAA-CREF Equity Index Fund	VMCIX	Vanguard Mid-Cap Index Fund
TCIEIX	TIAA-CREF International Equity Index Fund	VMVAX	Vanguard Mid-Cap Value Index Fund
TISPX	TIAA-CREF S&P 500 Index Fund	VPADX	Vanguard Pacific Stock Index Fund
VBAIX	Vanguard Balanced Index Fund	VGSNX	Vanguard REIT Index Fund
VTMGX	Vanguard Developed Markets Index Fund	VBITX	Vanguard Short-Term Bond Index Fund
VDADX	Vanguard Dividend Appreciation Index Fund	VTAPX	Vanguard Short-Term Inflation-Protected Securities Index Fund
VGAVX	Vanguard Emerging Markets Government Bond Index Fund	VSGIX	Vanguard Small-Cap Growth Index Fund
VEMIX	Vanguard Emerging Markets Stock Index Fund	VSCIX	Vanguard Small-Cap Index Fund
VESIX	Vanguard European Stock Index Fund	VSIIIX	Vanguard Small-Cap Value Index Fund
VIEIX	Vanguard Extended Market Index Fund	VBTIX	Vanguard Total Bond Market Index Fund
VFWAX	Vanguard FTSE All-World ex-US Index Fund	VTABX	Vanguard Total International Bond Index Fund
VFSVX	Vanguard FTSE All-World ex-US Small-Cap Index Fund	VTSNX	Vanguard Total International Stock Index Fund
VFTSX	Vanguard FTSE Social Index Fund	VITSX	Vanguard Total Stock Market Index Fund
VIGIX	Vanguard Growth Index Fund	VTWSX	Vanguard Total World Stock Index Fund
VHDYX	Vanguard High Dividend Yield Index Fund	VVIAX	Vanguard Value Index Fund

Guaranteed Options*

TICKER	Option Name	TICKER	Option Name
Guaranteed Annuity	TIAA Stable Value Annuity	Guaranteed Annuity	TIAA Traditional Annuity

*Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA Traditional and TIAA Stable Value are guaranteed insurance contracts and not an investment for federal securities law purposes.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance. 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/mhsf 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/mhsf for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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