



Managing your Research Foundation for Mental Hygiene, Inc. Defined Contribution and Tax-Deferred Annuity retirement plans made easy!

Need help?

Managing your retirement account is just the beginning.

Financial education

TIAA has resources to help you learn more about saving and managing your finances. Visit TIAA.org/webinars to participate in live webinars, or visit TIAA.org/public/offer/insights to access information about budgeting, college savings, investing and more.

Online tools and calculators

Visit TIAA.org/tools for interactive planning tools.

Get the app

With the TIAA app,* you can:

- **See account details at a glance**
- **Check your contributions and investment mix to see if you're on track**
- **Contact your advisor or get in touch with a TIAA financial consultant**
- **Manage your account 24/7**



* Some features not available on all devices.

TIAA makes it easy to manage your financial future

Once you are eligible for the Research Foundation for Mental Hygiene, Inc. Defined Contribution and Tax-Deferred Annuity retirement plans, you can take action starting at TIAA.org/rfmh and logging in.

From the *Actions* tab, you can:

- **Change the contribution amount.** Select *Change contribution amount*. Update the dollar amount or percentage for your contributions and the date to make your change effective.
- **Consider the Roth contribution option.** On the *Change contribution amount* screen, you may choose to make voluntary Roth contributions to the retirement plans. With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.¹ You can make contributions either pretax, Roth, or a combination of both. To change how you contribute, simply complete the new electronic salary deferral agreement.
- **Change the investment of future contributions.** Select *Change your investments* from the *Retirement plans* section, then *Choose future investments*, then *Make changes*. Choose each account to update, then enter investment instructions.
- **Transfer assets among the plans' investment options.** Select *Change your investments* from the *Retirement plans* section, then *Exchange*, then *Make changes*. Choose each account to update, then enter investment instructions.
- **Update your beneficiary designation.** Select *Add/edit beneficiaries* from the *All accounts* section, then select *Add new* to make changes to multiple accounts or *Edit existing* to update beneficiaries on a specific account.
- **Take care of administrative needs.**
 - Review and update your personal information
 - Check account balances and confirm contributions
 - View and research the performance of the plans' investment options
 - Choose eDelivery
 - Get loan information

Don't have an online account? Getting set up is easy. Visit TIAA.org/rfmh, select *Log in* in the top right-hand corner, then *Need online access?*



We're here to help

Not sure where to begin? Let us help you take the next step!



In person

Schedule a one-on-one advice session by calling TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or visit **TIAA.org/schedulenow**. There is *no additional cost to you* for this service.



Phone

If you have any questions or would like assistance selecting your new investment options, call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).



Online

Manage your account online by going to **TIAA.org/rfmh** and selecting *Log in*.

If you're new to TIAA, select *Log in*, then click *Need online access?* Follow the on-screen directions to gain online access to your account.

¹ Withdrawals of earnings prior to age 59½ are subject to ordinary income tax and a 10% penalty may apply. 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.

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