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

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. 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?
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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