

Smart steps today may lead to a more solid financial tomorrow



Enrolling today could help you start planning for a more secure future

The sooner you enroll, the better the chance of increased savings.

For questions regarding your eligibility to contribute to the plan, please contact your HR/Benefits office at 407-823-2771.

To complete enrollment in the SUSORP, complete these two steps:

- Enroll online at TIAA.org/enrollnow.
- 2. Fill out the SUSORP Enroll Form and return it to your employer.

You can take steps toward planning for a secure retirement. Consider enrolling today in the State University System of Florida Optional Retirement Plan ("SUSORP").

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

No matter where you are in life, TIAA focuses on you and your financial future

You can receive:

- Advice and education from experienced consultants, customized to your goals
- Information on investment options in your retirement plan
- Online access to interactive tools and calculators to help you plan for retirement

Enrolling online is easy. All you need is:

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your selected investment allocations. Need information about your investment options? Please go to TIAA.org/ucf to view the menu.

You can enroll online in just a few minutes

- Go to: TIAA.org/enrollnow.
- Register for online access or log in if you have an existing web ID with TIAA.
- Follow the prompts (be sure to have your access code ready—406806) and print out the confirmation page.

To complete enrollment in the SUSORP, you are required to fill out the SUSORP Enroll Form. Go to www.rol.frs.state.fl.us/forms/orp-enroll.pdf to download the form and submit the completed form back to your employer at Benefits@ucf.edu or fax 407-823-1095.





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Advice and education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow, or call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.





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.

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

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

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CREATED TO SERVE.