



Welcome to your Goshen College Defined Contribution Retirement Plan

We're here to help

A complete description of the plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at TIAA.org/goshen.



Manage your account

Online

Visit TIAA.org/goshen and *Log in*. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).



Schedule an investment education and advice session

Millennium Advisory Services, Inc.

To schedule an appointment on campus with a Millennium Advisory Services, Inc. financial advisor, call **877-435-2489** and choose **option 1**, or email the Millennium Advisory Services, Inc. scheduling team at schedule@mcmva.com.

TIAA

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.

Goshen College recognizes the importance of providing you with ways to plan for your financial future. Your retirement plan is an important part of your overall benefits.

When creating your retirement strategy, you can take one of two approaches:

1. Review the available ICI Lifecycle Glidepath models

The models make it easier to plan and save for retirement by providing you with a professionally managed portfolio. It's a convenient alternative to making your own choices from the retirement plan's investment lineup.

Each model includes a combination of investment options. The mix of investments offers a specific balance of financial risk and reward, and takes into account your current age and projected retirement date. The investment allocation adjusts to become more conservative as you near and enter retirement. Over time, the model automatically rebalances your account to help keep you on track with your retirement goals.

You can personalize your model by updating your projected retirement age and answering a few questions about your tolerance for investment risk. Once you select a model portfolio, it will be automatically rebalanced based on your date of birth.

2. Build your own retirement portfolio

The plan offers a range of investment options from which to choose. Learn more about your investment choices online at TIAA.org/goshen.



Quick guide to managing your retirement account online

Go to TIAA.org/goshen and log in to your account. Select *Actions* to:

- Update your investment elections for future contributions
- Personalize your model portfolio or opt out and choose your own investments
- Transfer assets among other investment options
- Review or update your beneficiary designation(s)

Retirement plan investment advice

As a participant in the plan, you have access to personalized retirement plan advice on the plan's investment options from Millennium Advisory Services, Inc. and TIAA.

Millennium Advisory Services, Inc.

Millennium Advisory Services, Inc. provides education and advice services for plan participants. You can meet with a financial advisor to help you understand the different parts of the retirement plan and important decisions you need to make. All employees may complete Millennium's goal-based financial planning process and receive a personalized financial plan that includes asset allocation recommendations *at no additional cost to you*.

Millennium also offers optional, fee-based, professional management of your investments, which combines dynamic portfolio rebalancing and advice to keep you on track for your financial goals. This is available for participants who would like to choose that enhanced service. Contact Millennium for more information on this service, including applicable fees.

To schedule an appointment with a Millennium financial advisor, call **877-435-2489** and choose **option 1**, or email the Millennium Advisory Services, Inc. scheduling team at schedule@mcmva.com.

TIAA

For more than 100 years, TIAA has helped millions of participants prepare for retirement. TIAA representatives are available to provide education and advice services to help you understand and use the plan's retirement benefits, retirement planning, and general financial wellness topics. This service is available *at no additional cost to you*.

To schedule an advice session with TIAA, call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). You can also schedule an appointment online at TIAA.org/schedulenow.

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Disclosures

Advice (legal, tax, investment)

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee.

TIAA and Millennium Advisory Services, Inc., and any of their affiliates or subsidiaries, are not affiliated with or in any way related to each other. TIAA acts as recordkeeper for the plan and, in that capacity, is not a fiduciary to the plan. TIAA and Millennium Advisory Services, Inc. may also provide advice and education to plan participants. When TIAA provides advice on how to allocate investments, it takes fiduciary responsibility for that advice. TIAA is not responsible for the advice and education provided by Millennium Advisory Services, Inc. Millennium Advisory Services, Inc. is not responsible for the advice and education provided by TIAA.

ICI Lifecycle Glidepath models

The TIAA RetirePlus Pro® models are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

The Plan Fiduciary and the Plan Advisor may determine that an underlying investment(s) is appropriate for a model portfolio, but not appropriate as a stand-alone investment for a participant who is not participating in the program. In such case, participants who elect to unsubscribe from the program while holding an underlying investment(s) in their model-based account that has been deemed inappropriate as a stand-alone investment option by the Plan Fiduciary and/or the Plan Advisor will be prohibited from allocating future contributions to that investment option(s).

Established Restrictions: Each plan participant may, but need not, propose restrictions for his or her model-based account, which will further customize such plan participant's own portfolio of underlying investments. The Plan Fiduciary is responsible for considering any restrictions proposed by a plan participant, and for determining (together with Plan Advisor(s)) whether the proposed restriction is "reasonable" in each case.

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

No guarantee—Investments based on the model are not deposits of, or obligations of, or guaranteed or endorsed by TIAA, the Investment Advisor, the Plan or their affiliates, and are not insured by the Federal Deposit Insurance Corporation, or any other agency. An investment based on the model is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that investments based on the model will provide adequate income at and through your retirement. Investors should not allocate their retirement savings based on the model unless they can readily bear the consequences of such loss.

TIAA RetirePlus Pro is administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. TIAA-CREF Individual & Institutional Services LLC, Member FINRA, distributes securities products. If offered under your plan, TIAA and CREF annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY, respectively. Each is solely responsible for its own financial condition and contractual obligations. Transactions in the underlying investments invested in based on the model on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, Member FINRA.

TIAA RetirePlus Pro® is a registered trademark of Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017.

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Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/goshen](https://www.tiaa.org/goshen) 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, Member FINRA, distributes 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.

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