

Instructions for Accessing Bennington College/TIAA Retirement Plan Microsite

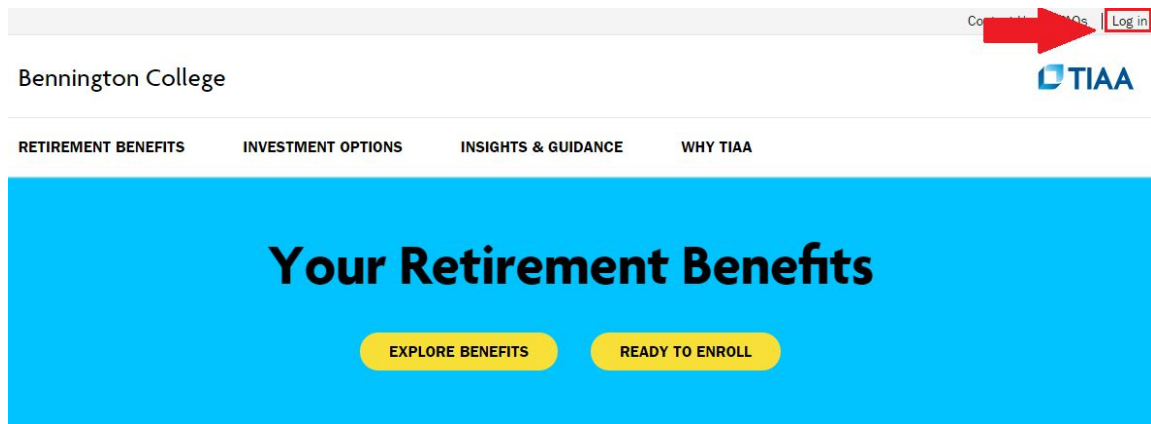
These instructions will assist you with navigating the TIAA retirement plan microsite and will specifically provide guidance on how to :

- log onto your account;
- review your current investment allocations; and
- manage/change your future investment allocations - including how to complete a cross-contract transfer (this transaction - which can only be completed by phone through TIAA - allows you to transfer existing account balances to the new 'open architecture' investment line-up).

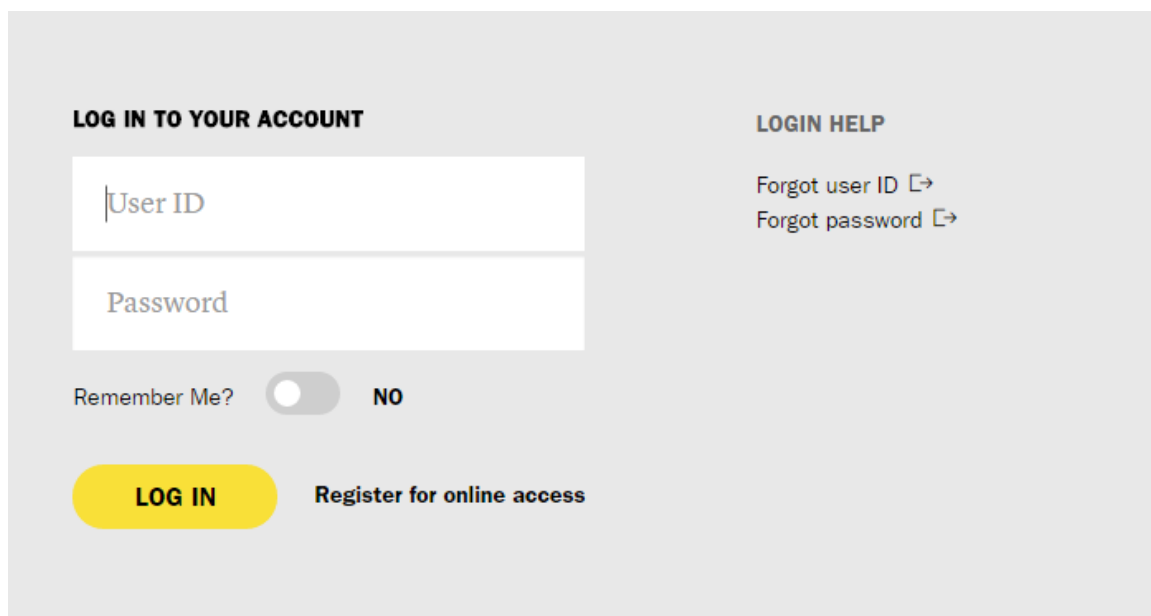
Follow the arrows  for assistance.

STEP ONE: Logging into your account

- Go to www.tiaa.org/bennington and click **Log in** in the top right corner
 - You will be directed to your **My Accounts Homepage**. This homepage will provide you with a personalized overview of your Bennington College retirement plan portfolio balance. To review details of your account, scroll down to the section titled **My Accounts**.



- Enter **User ID** and **Password** and click **LOG IN**



STEP TWO: Reviewing your retirement plan accounts

○ My Accounts

- Select Display my Retirement Accounts by **CONTRACT**. You may see several accounts under this heading. This section breaks out your account information by plan type: the DC Plan includes both the mandatory and College contributions and the TDA plan is for voluntary tax-deferred contributions.
 - **BENNINGTON COLLEGE 403(B) DC PLAN**
 - The account that shows a zero balance is the new open architecture retirement plan contract/account. All new mandatory and voluntary salary contributions will be directed into this account.
 - The other BENNINGTON COLLEGE 403(B) DC PLAN is your current (former) legacy retirement plan contract/account. This account includes all contributions made through 6/30/16).
 - **BENNINGTON COLLEGE 403(B) TDA PLAN**
 - This is the voluntary tax-deferred annuity account; only those employees who contribute to this account will see this designation under My Accounts. If you are not currently making a voluntary contribution to your retirement plan, we encourage you to consider making one in the future.

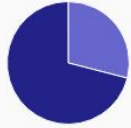
My Accounts

[NICKNAME & REORDER ACCOUNTS](#)

Retirement Investments

CHANGE IN BALANCE SINCE 03/31/16: [REDACTED]

PERSONAL RATE OF RETURN: [REDACTED] 01/01/16 - 06/30/16 [VIEW DETAILS](#)

LIFE-TO-DATE CONTRIBUTIONS:  Employer: \$ [REDACTED] Employee: \$ [REDACTED] Total: \$ [REDACTED]

Display my Retirement Accounts by: EMPLOYER PLAN **CONTRACT**

Account Name	Plan Type	Balance	AS OF
BENNINGTON COLLEGE BENNINGTON COLLEGE 403(B) DC PLAN	New DC/TDA Plan	\$0.00	07/01/16
BENNINGTON COLLEGE BENNINGTON COLLEGE 403(B) TDA PLAN	Former TDA Plan	[REDACTED]	07/01/16
BENNINGTON COLLEGE BENNINGTON COLLEGE 403(B) DC PLAN	Former DC Plan	[REDACTED]	07/01/16

STEP THREE | Reviewing your current investment allocations

- Click the ⊕ symbol next to your former DC and/or TDA account
 - You will see an overview of your account including balance by asset class (current investment allocations) and personal rate of return.
 - Click **More Account Details** to see the specific balance information and other important details.

STEP FOUR | Manage/change your investments

- Click **Manage Investments** under the **I Want To...** section on the righthand side of the page.
 - You will be able to make investment allocations for all new contributions directed to your account after July 1, 2016.
 - If you would like guidance on planning for retirement and understanding which investments can help you meet your financial goals, utilize the [Retirement Advisor Tool](#).
 - **IMPORTANT NOTE:** To transfer your existing retirement plan account balances to the new investment lineup, please contact TIAA (800-842-2252) and request a **Cross-Contract Transfer**. Consultants are available Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

Account Home > Account Details

Account Details

WHAT'S NEW? [HELP](#) [PRINT](#)


BENNINGTON COLLEGE 403(B) DC PLAN

View: GRA [REDACTED]

Selected Account Balance \$ [REDACTED] AS OF 07/01/16	Change in Balance ⓘ [REDACTED] SINCE 03/31/16	Personal Rate of Return [REDACTED] 01/01/16 - 06/30/16 VIEW DETAILS
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I Want To...

- View statements and reports
- View pending and recent activity
- **Manage Investments**
- [+ MORE](#)



- Select **Change Allocation of Contributions**
 - This will allow you to change investment allocations for all future contributions to your retirement plan account.


Manage Investments

[PRINT](#)

There are a number of transactions you can use to manage your money online. Factors like vesting, outstanding loans and employment status can affect which transaction types you can utilize. Select a button below to begin your transaction.

Choose a Transaction:	
Change My Investments	Move your money between investments within an account. ⓘ
Transfer Money Between Accounts	Take money out of investments within an account and transfer it into investments in another account. ⓘ
Change Allocation of Contributions	Change how your future contributions will be invested. ⓘ
Rebalance Account	Modify your current investment mix by adjusting how your assets are currently allocated. ⓘ

Change My Investments **Transfer Between Accounts** **Change Allocation of Contributions** **Rebalance Account**



- Select the plan entitled:
**BENNINGTON COLLEGE 403(B) DC PLAN
RC (TIAA XXX) CREF XXX)
Plan Number 34811**

Change Allocation of Future Contributions



Select a plan to create a new investment mix for future contributions. If you've signed up for automatic rebalancing, this transaction will not modify your rebalancing instructions.

Select a Plan		
PLAN NAME	ACCUMULATION AS OF 06/29/2016	IMPORTANT NOTES
BENNINGTON COLLEGE 403(B) DC PLAN RC (TIAA [REDACTED]) (CREF [REDACTED]) Plan Number: 348111	\$0.00	

- **IMPORTANT NOTE:** By default, initially you will be invested 100% in the age appropriate **TIAA TARGET DATE Fund** based on your age. You may choose to remain in this election or may choose to select alternate investment allocations.
 - TO SELECT ALTERNATIVE INVESTMENT ALLOCATIONS, scroll down to **Select Effective Date** (this will be the date the new investment allocations become effective). Make sure to enter an effective date of **07/01/2016** or later

1. Select Effective Date


You may select an effective date up to 14 days in the future.

Effective Date:  

Please note: If you change the effective date, all input will be cleared.

Choose your Funds

- Scroll down to **Choose Your Funds** (scroll down to see list of investment options including **Equities, Fixed Income, Guaranteed, Multi-asset, and Real Estate**).
- Hover over the fund name to see details on fund performance

2. Choose Your Funds  Clear Reset

EQUITIES Learn more »

American Funds EuroPacific Growth Fund - R6	<input type="text" value="0%"/>
CREF Stock R2	<input type="text" value="0%"/>
Diamond Hill Small Mid Cap Fund Class Y	<input type="text" value="0%"/>
Eaton Vance Atlanta Capital SMID Cap Fund Class R6	<input type="text" value="0%"/>
MFS Value Fund Class R5	<input type="text" value="0%"/>
T. Rowe Price Blue Chip Growth	<input type="text" value="0%"/>
Vanguard 500 Index Fund Admiral	<input type="text" value="0%"/>
Vanguard Extended Market Index Fund Admiral	<input type="text" value="0%"/>
Vanguard Total International Stock Index Fund Admiral	<input type="text" value="0%"/>

FIXED INCOME Learn more »

Metropolitan West Total Return Bond Plan Class Shares	<input type="text" value="0%"/>
Vanguard Total Bond Market Index Fund Admiral	<input type="text" value="0%"/>

- Select your investment allocations by entering the percentage amount (1%-100%) for each investment option that you are electing. Be sure that your total allocation equals 100% and click **Continue**.


Total: 100%



- Carefully review your investment elections and check **I have reviewed my investment changes and I am ready to submit this request.**
- Click **Submit** at the bottom righthand side of the page.

Review & Submit Changes

BENNINGTON COLLEGE 403(B) DC PLAN
RC (TIAA [REDACTED]) (CREF [REDACTED])
Plan Number: 348111



New allocation:

EQUITIES	25%
T. Rowe Price Blue Chip Growth	25%
FIXED INCOME	25%
Metropolitan West Total Return Bond Plus Class Shares	25%
REAL ESTATE	25%
TIAA Real Estate	25%
STABLE VALUE	25%
TIAA Stable Value	25%

Effective Date: 07/01/2016

I have reviewed my investment changes and I am ready to submit this request.

« Go Back



- **Your request to change investment allocations will be confirmed.**

Change Allocation of Future Contributions

✓ **Your request to change investments has been submitted and you will receive a confirmation statement.**
You have until market close on **07/05/2016**, the effective date of your changes, to **cancel your request**.



QUESTIONS?

If you have questions or need assistance, please contact benefits@bennington.edu.