



## VRSP ENROLLMENT INSTRUCTIONS

This document will walk you through enrolling in the Voluntary Retirement Savings Program (VRSP) with TIAA-CREF (A.) or another of the approved VRSP companies (B.)

A. To sign up for a TIAA-CREF Voluntary Savings Retirement Account, do the following:

1. Go to the “Retirement” link in the Benefits A-Z area of the University Benefits Office web page at: <http://www.uiowa.edu/hr/benefits/azlisting.html>

Military Leave ([off site link](#))  
[Postdoctoral Scholars](#)  
Rehires-Benefit Status/Seniority Dates ([off site link](#))  
**Retirement**  
[Spending Accounts](#)  
[Spouse and Dependent Life Insurance](#)  
Staff Handbook ([off site link](#))  
Staff Resource Guide ([off site link](#))  
[UI Wellness](#)  
[Vacation and Sick Leave](#)  
[Voluntary Insurances Program](#)  
[Will Preparation](#)  
[Worker's Compensation/OSHA](#)

Contact Us

Everything you need to know to get in touch with us online, by phone or in person. Please [contact us](#) if you need our assistance.

2. Select, “Saving Extra for Retirement”

Human Resources - University Benefits THE UNIVERSITY OF IOWA

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### Retirement Information

#### UNIVERSITY RETIREMENT PLANS

Overview Information, enrollment instructions and other details on TIAA-CREF and IPERS, including withdrawal information, and [more.....](#)

#### SAVING EXTRA FOR RETIREMENT

Voluntary Retirement Savings Program (VRSP) and other personal finance information, and [more.....](#)

#### RETIREMENT FROM THE UNIVERSITY

Regular and phased plan information, including health insurance, and [more.....](#)

#### RETIREEES

Useful information for those who have retired from The University of Iowa, read [more.....](#)

#### RETIREMENT FREQUENTLY ASKED QUESTIONS (FAQ)

#### Retirement Links

- University Retirement Plans
- Saving Extra for Retirement
- Retirement from the University
- For Retirees
- Retirement FAQ
- Benefit Forms
- Employee Self Service
- Contact Us
- Benefits Home

3. Click on, "TIAA-CREF Website" link

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## Retirement Information

### SAVING EXTRA FOR RETIREMENT Voluntary Retirement Savings Program (VRSP) and Other Personal Finance Information

One key step you can take to improve your financial future is saving for your retirement. The VRSP is a benefit available to you as a University of Iowa employee. Although the University does not match these contributions, the VRSP allows you to save additional money for retirement.

- VRSP-Salary Reduction Agreement form (pdf)
- VRSP-Calculation Worksheet (pdf)
- VRSP-Frequently Asked Questions (FAQ)
- VRSP Company and Agent List
- VRSP Enrollment Instructions (pdf)
- Retirement-Frequently Asked Questions (FAQ)
- Roth 403(b) option (pdf)
- TIAA-CREF Website**

#### Retirement Links

- Retirement Index
- University Retirement Plans
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4. Select, "Enroll Now!" (Select this even if you have previously set up an online account with TIAA-CREF)

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GET STARTED... | Plan Details | Investment Options | Setting Up My Portfolio | Tools & Education | FAQs | Glossary

## UNIVERSITY OF IOWA AND TIAA-CREF

**ENROLL NOW!**

- Find out more about the retirement plans available at University of Iowa

ALREADY ENROLLED? Log in and Access My Account at [tiaa-cref.org](http://tiaa-cref.org)

TIAA-CREF is pleased to help the employees of University of Iowa plan for retirement. For more than 85 years, we have been helping millions of people in the academic, medical, research and cultural fields plan for retirement. We offer you options to tailor your plan to your investment style and goals.

Life can be complicated, but planning for retirement doesn't have to be. To help you plan for your goals, we offer:

- Sound guidance.** Speak with a TIAA-CREF Consultant for answers that make sense for you.
- Retirement choices that suit your style.**
  - A simplified "one decision" strategy.** You pick one from a series of new Lifecycle Funds targeted to your expected year of retirement.
  - A "Build your own portfolio" strategy.** You create your own long-term portfolio from a wide range of investment choices. You can refer to sample portfolios showing various risk tolerance levels.
- Low cost.** TIAA-CREF is committed to keeping costs low, with expenses that are among the lowest in the variable annuity and mutual funds industries<sup>1</sup>.

5. Select "The University of Iowa Tax-Deferred Annuity Plan." (NOTE: Select this option even if you want to participate in a ROTH 403B through TIAA-CREF. If you are interested in an AFTER-TAX ROTH 403B, you indicate this option on your Salary Reduction Form.)

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## ENROLL NOW

We are pleased to offer you the following options to enroll in your University of Iowa retirement plan.

### Online Enrollment

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your investment allocations, which you select from your [investment choices](#)
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address
- The name of the plan(s) in which you want to enroll:
  - The University of Iowa Defined Contribution Retirement Plan
  - The University of Iowa Tax-Deferred Annuity Plan**

NOTE: A Salary Reduction Agreement is required for participation in the University of Iowa Tax-Deferred Annuity Plan. [Click here](#) to download a copy of the form.

#### ADDITIONAL INFORMATION

- Retirement Plans
- Contact

6. The University of Iowa Access Code IAFP67 should already be in the box.

**TIAA-CREF Retirement Enrollment**  
Getting Started Begin

**FYI**

Welcome! Thank you for choosing TIAA-CREF. Just complete the screens that follow to enroll. TIAA-CREF retirement products are not available to the general public, so we'll need to verify your eligibility. Please enter your Access Code.

Access Code

**TIP:** If you don't know your Access Code, contact your Benefits Administrator.

Has a TIAA-CREF consultant solicited this application from you?  
 Yes  No

If you are a resident of any of the following states, please respond "No" since your state of residence does not have replacement regulations applicable to TIAA retirement plan products.

Arkansas, California, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kansas, Michigan, Missouri, Nevada, North Dakota, Oklahoma

If you have questions, please call the TIAA-CREF Enrollment Hotline at 800 842-2888. Consultants are available Monday to Friday from 8 a.m. to 10 p.m. ET and Saturday from 9 a.m. to 6 p.m. ET.

In order to enroll, you must log into the TIAA-CREF Web Center. Do you currently have a TIAA-CREF Web Center log-in?

Prospectuses | Statement of Additional Info | Privacy | Our e-signatures | Fraud Warnings

1. Select, "No"
  2. If you have an existing retirement account and you know your password, select, "Yes"  
Select "University of Iowa Tax-Deferred Annuity Plan" and enter your asset allocations
  3. If you have an existing retirement account, but cannot remember your password, you will need to contact TIAA-CREF (800-842-2776)
  4. If you do not have an existing retirement account, select, "No"
    - a. Enter your personal information and create a user ID and password.
    - b. Select University of Iowa Tax-Deferred Annuity Plan" and enter your asset allocations.
7. Go to the Benefits Forms page and complete the University of Iowa Salary Reduction Agreement. You may go directly to the form at <http://www.uiowa.edu/hr/benefits/forms/sracontr.pdf>, or you may access it by selecting Forms from the Benefits Home page at <http://www.uiowa.edu/hr/benefits/>
- i. Complete the Salary Reduction form and return it to the Benefits Office through campus mail (120-40 USB), by U.S. mail (120 University Services Building, Suite 40, Iowa City, IA, 52242-1911), by FAX to (319) 335-2776, by email to [benefits@uiowa.edu](mailto:benefits@uiowa.edu) (PDF is our preferred format for electronic submissions - please try to keep the file size below 2MB), or you can even drop it off in person.

B. To sign up with another approved VRSP company, do the following:

- ii. Open an account with an approved company. Approved companies: [http://www.uiowa.edu/hr/benefits/retire/gsrp\\_company.html](http://www.uiowa.edu/hr/benefits/retire/gsrp_company.html) .
- iii. Complete and submit the Salary Reduction Agreement as outlined above.