



Your retirement plan features

We recognize the importance of providing you with a retirement plan. This is an important part of your overall benefits and can help you prepare for your financial future.

DePauw University is a member of the Independent Colleges of Indiana (ICI) and participates in the ICI Multiple Employer Plan (MEP), and will help new employees take the first step by enrolling them in the plan. For all employees, review the features below that can help you reach your retirement goals.

Retirement plan features include:



If you are a new employee, you have 30 days from your date of hire to enroll on your own or opt out of participating in the 403(b) Retirement Plan. Visit tiaa.org/depauw to make your selection.



If you are a new employee and don't enroll or opt out in 30 days, you will be automatically enrolled at 5% of your annual salary, and contributions will be directed to an ICI Lifecycle Glidepath model portfolio that aligns with your anticipated retirement age. Your beneficiary information will be set to "Estate."



You can elect to automatically increase your contributions to help save more for retirement. You select the amount of the increase, the frequency and when to start and stop.



To make or update contributions, you will need to complete a salary deferral agreement available on tiaa.org/depauw.



You can make updates to your account at any time.



Eligible employees who contribute at least 5% will receive an 8% matching contribution.



Eligible employees can make voluntary pretax contributions/Roth after-tax contributions to the plan, up to a maximum amount determined annually by the IRS.

Quick guide to managing your retirement account online

Once enrolled, log in to your account to:

- Update your investment elections for future contributions
- Transfer existing balances among other investment options
- Review or update your personal information and beneficiary designation(s)

You can choose which approach best fits your needs when creating your retirement investment strategy.



USE THE ICI LIFECYCLE GLIDEPATH MODEL PORTFOLIOS.

DePauw University is a member of ICI, a consortium of private colleges and universities in Indiana that is able to provide additional resources and lower management costs for its members' retirement programs through a MEP. As a result, DePauw University offers the ICI Lifecycle Glidepath model portfolios as an investment option in the plan.

Each model includes a combination of investment options that offers a specific balance of financial risk and reward, and takes into account your current age and your projected retirement date. The investment allocation adjusts to become more conservative as you near and enter retirement.

Over time, the ICI Lifecycle Glidepath model portfolios automatically rebalance your account to help keep you on track with your retirement goals.



BUILD YOUR OWN RETIREMENT PORTFOLIO.

The plan offers a range of investment options to choose from. Learn more about your investment choices online at **tiaa.org/depauw**.

TIAA is here to help.

Not sure where to begin? Let us help you take the next step.

Manage your account.

Online

Visit tiaa.org/depauw and log in. If you're new to TIAA, select *Login*, then *Need online access?* Follow the prompts to set up your account.

Phone

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

Tools and resources you can use.

Webinars

Visit tiaa.org/webinars to find out more about managing your finances.

Online

Visit tiaa.org/learn for information about budgeting, investing, college savings and more.

Visit tiaa.org/tools for interactive planning tools.

Mobile

Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

Schedule an informational session.

As a participant in the plan, you have access to personalized information on the plan's investment options from HUB Investment Partners and TIAA.

HUB Investment Partners

HUB Investment Partners provides on-campus education and information services for plan participants. You can meet with a financial advisor to help you understand retirement plan changes, including enhanced options available and important decisions you need to make. All employees are also offered the opportunity to complete HUB Investment Partners' goal-based financial planning process and receive a personalized financial plan that includes asset allocation recommendations. Private on-campus and virtual meetings are available, and spouses/significant others are encouraged to attend.

HUB Investment Partners also offers an option for fee-based, professional management of retirement accounts, and other investment accounts, for employees who would like to choose that ongoing service.

To schedule an appointment with a HUB financial advisor, call **877-435-2489** and choose option 3, or email the HUB Investment Partners scheduling team at rpw.hipva.service@hubinternational.com.

TIAA

For more than 100 years, TIAA has helped millions of participants prepare for retirement. For help with your plan account, call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.

Disclosures

Advice (legal, tax, investment) or education

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

Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

TIAA and HUB Investment Partners, 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 HUB Investment Partners 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. When HUB Investment Partners provides investment advice on how to allocate investments, it takes fiduciary responsibility for that advice. TIAA is not responsible for the advice and education provided by HUB Investment Partners. HUB Investment Partners is not responsible for the advice and education provided by TIAA.

ICI Lifecycle Glidepath model portfolios

TIAA RetirePlus® model portfolios 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).

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.

TIAA RetirePlus Select® and TIAA RetirePlus Pro® are administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC.

More information about TIAA RetirePlus model portfolios can be found at tiaa.org/depauw.

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa.org and enter the ticker in the site's search feature for details.

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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/depauw for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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