Retirement program updates

Henry Ford College is enhancing the Henry Ford College retirement program with new investment options and services to help you pursue your retirement goals.

The enhancements will start Oct. 25, 2024.

The what, when and how of the retirement program updates.

Updates to your plan

The upcoming enhancements are designed to help you plan and save for retirement.

Henry Ford College Target Date Series service

This new service automatically manages your investments, making it easier for you to stay on track with your retirement goals. It will also serve as the plan's new default investment option.

If you have a balance in the age-based Nuveen Lifecycle Index Funds, you will be subscribed to this service unless you elect a different option.

New investment options

A new investment lineup will provide you with a range of investment choices, including the option of a self-directed brokerage account.

Increased fee transparency

A new fee structure will make it easier to view the cost of each investment option as well as fees paid for plan administration.

Make sure to review the enclosed guide for important dates and information about the plan enhancements. You can make changes to your account and investment choices at any time.

No longer employed by Henry Ford College?

Although you aren't actively contributing to the retirement program, please review the enclosed information to understand what's happening and how the changes may affect your account balance.

Mark your calendar

OCT. 25, 2024

Updates and new features are expected to take effect. If you have a balance in the Nuveen Lifecycle Index Funds, you'll be automatically subscribed to the new Henry Ford College Target Date Series service.

WEEK OF OCT. 28, 2024

Your eligible balances will be transferred to new investment options or the new Henry Ford College Target Date Series service.

NOV. 1 (BIWEEKLY PAYROLL)
NOV. 15/22 (MONTHLY PAYROLL)

Contributions will be directed to the new investment options and new account(s), if applicable. You can make changes to your account at any time.

Attend an informational session with Miller Financial Services

Join us for a presentation about the changes to the retirement program.
To attend the virtual Zoom session(s), scan the QR code(s) below.

DATE (2024)	TIME (ET)	LOCATION/LINK
Tuesday, Sep. 24	10 a.m. and 2 p.m.	Berry Auditorium, Building L, Room 115
Wednesday, Sep. 25	9 a.m. and 3 p.m.	Berry Auditorium, Building L, Room 115
Friday, Sep. 27	10 a.m.	Scan the QR code to attend the Zoom session
	2 p.m.	Scan the QR code to attend the Zoom session

One-on-one sessions will be available between the group education sessions. Look for a sign-up sheet to reserve a session on a first-come, first-served basis.

Consider your next steps

While no action is required, it's important to play an active role in planning for your retirement.[1]

- Read the enclosed information carefully to see how the changes may affect you.
- Access your account to make any necessary updates to your beneficiary designation(s).
- Review the investment lineups and mapping to determine if you want to make any changes.

Schedule an investment advice session.

TIAA

Visit **tiaa.org/schedulenow**, or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. ET.

MILLER FINANCIAL SERVICES

Call Diane Shank at 269-781-5129, weekdays, 8 a.m. to 5 p.m. ET, or email **diane@millerfinancialplanning.com**.

Manage your account.

ONLINE

Visit **tiaa.org/hfcc** and log in to your account. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the directions to access your account.

PHONE

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

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[1] If you currently receive retirement plan distributions, and/or have loans, you may be required to take action. Please review the enclosed guide.