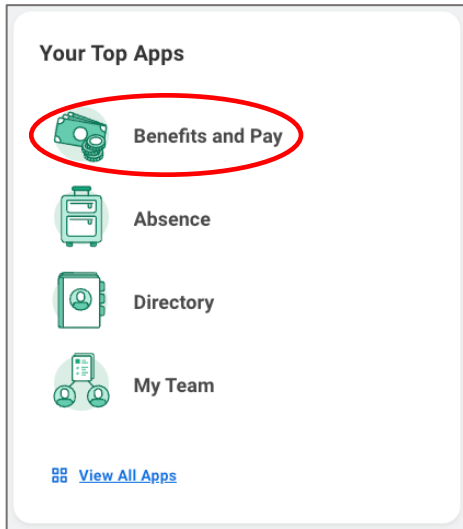


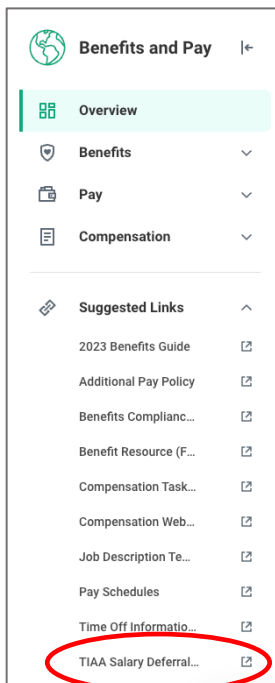
Change your 403(b) contribution

Follow the steps below to log in to your TIAA accounts through Single Sign-On by using your existing USFWorks login.

1. Log in to USFWorks and click *Benefits and Pay*



2. On the next page, under *Suggested Links* on the left-hand sidebar, click *TIAA Salary Deferral Agreement*

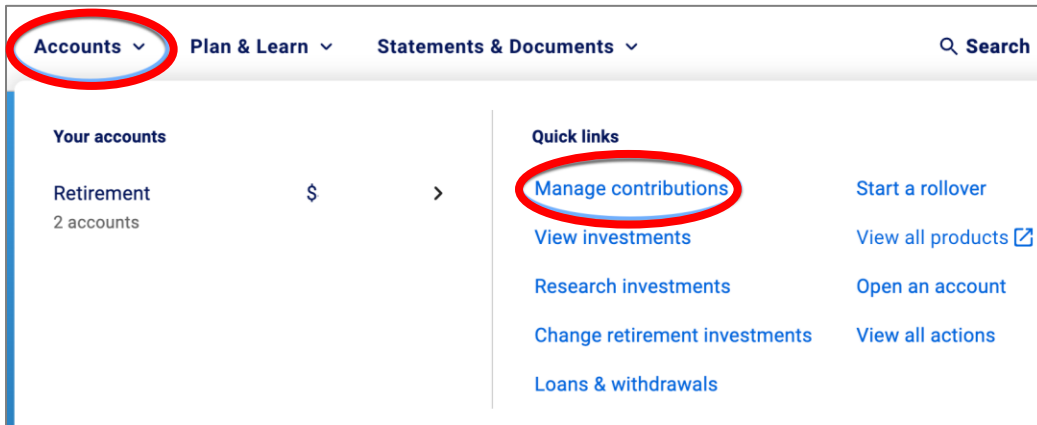


Change your 403(b) contribution

You will be automatically directed to your TIAA account.

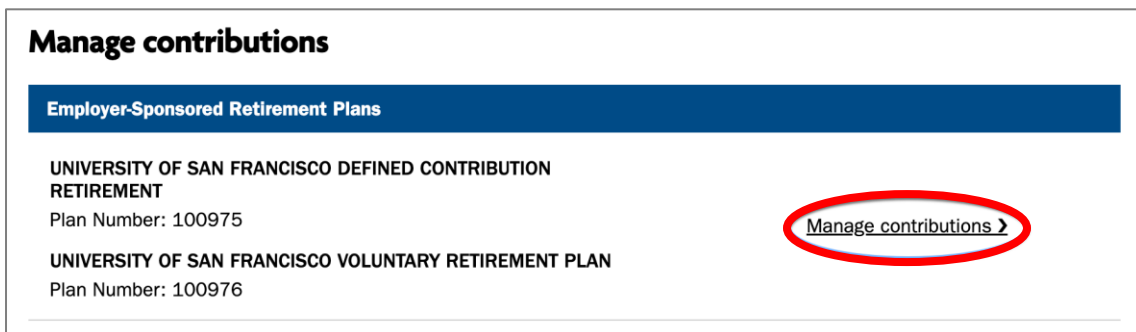
To access the TIAA online salary deferral agreement, follow these steps:

1. Click **Accounts**, then under **Quick Links**, click **Manage contributions**



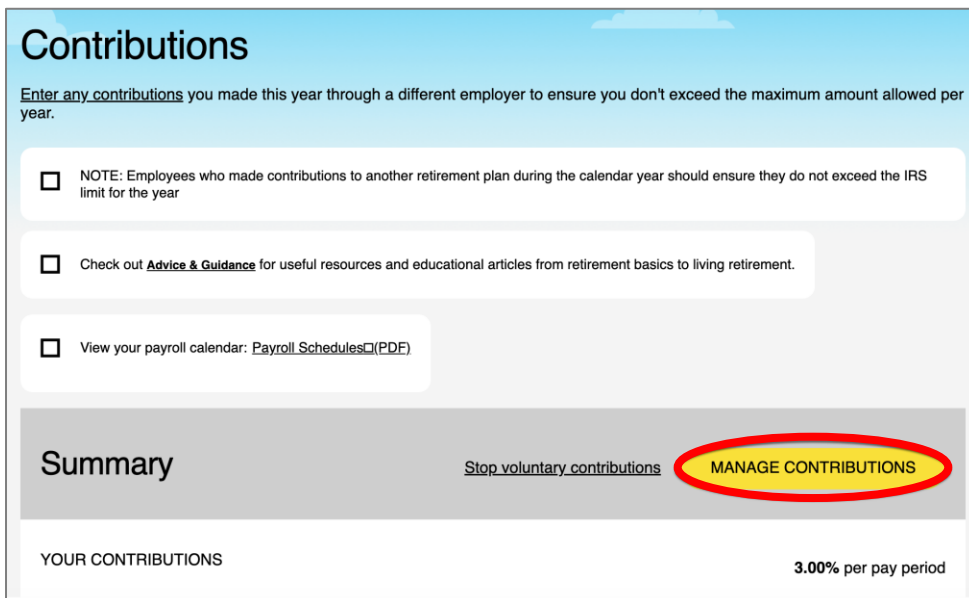
The screenshot shows the TIAA account dashboard. At the top, there are navigation menus: 'Accounts' (circled in red), 'Plan & Learn', and 'Statements & Documents'. A search bar is on the right. Below the navigation, there are two main sections: 'Your accounts' and 'Quick links'. Under 'Your accounts', it shows 'Retirement' with a balance of '\$ >' and '2 accounts'. Under 'Quick links', there are several options: 'Manage contributions' (circled in red), 'Start a rollover', 'View investments', 'View all products', 'Research investments', 'Open an account', 'Change retirement investments', 'View all actions', and 'Loans & withdrawals'.

2. On the next page, click **Manage contributions**



The screenshot shows the 'Manage contributions' page. At the top, there is a blue header with the text 'Employer-Sponsored Retirement Plans'. Below this, there are two retirement plans listed: 'UNIVERSITY OF SAN FRANCISCO DEFINED CONTRIBUTION RETIREMENT' with Plan Number: 100975, and 'UNIVERSITY OF SAN FRANCISCO VOLUNTARY RETIREMENT PLAN' with Plan Number: 100976. To the right of the first plan, there is a link 'Manage contributions >' which is circled in red.

3. On the next page, click **Manage Contributions**



The screenshot shows the 'Contributions' page. At the top, there is a blue header with the text 'Contributions'. Below this, there is a paragraph: 'Enter any contributions you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.' There are three checkboxes with text: 'NOTE: Employees who made contributions to another retirement plan during the calendar year should ensure they do not exceed the IRS limit for the year', 'Check out [Advice & Guidance](#) for useful resources and educational articles from retirement basics to living retirement.', and 'View your payroll calendar: [Payroll Schedules\(PDF\)](#)'. Below this, there is a 'Summary' section with two buttons: 'Stop voluntary contributions' and 'MANAGE CONTRIBUTIONS' (circled in red). At the bottom, there is a section for 'YOUR CONTRIBUTIONS' with the value '3.00% per pay period'.

Change your 403(b) contribution

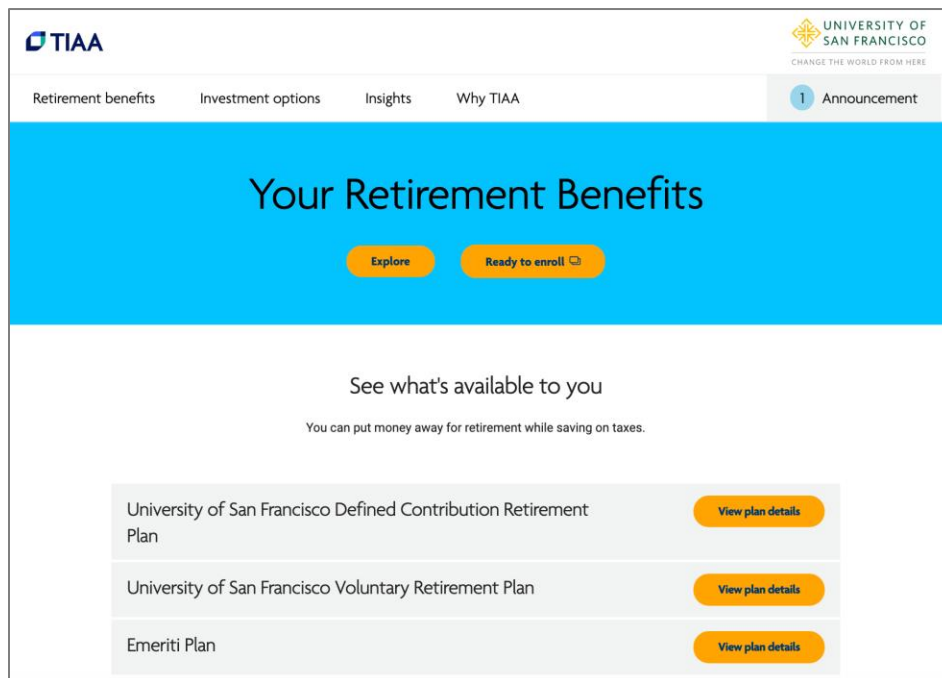
You have now reached the online salary deferral agreement in which you can modify your 403(b) contribution election.

In addition to changing your 403(b) contribution election, you can also do the following:

- View your retirement plan balances
- Choose your investments
- Update your beneficiaries
- Access financial planning resources

A dedicated TIAA website

You can also access your account via the TIAA/USF dedicated website at tiaa.org/usfca. From this page, you can easily research the Plans' investment options and review important plan details. You may also log in to your account (using a log in that you create), and perform the same actions as above.



The screenshot displays the TIAA website interface. At the top left is the TIAA logo. To the right is the University of San Francisco logo with the tagline "CHANGE THE WORLD FROM HERE". Below the logos is a navigation menu with "Retirement benefits", "Investment options", "Insights", and "Why TIAA". A notification bell icon shows "1 Announcement". The main heading is "Your Retirement Benefits" in a large blue banner, with "Explore" and "Ready to enroll" buttons below it. Underneath, the text reads "See what's available to you" and "You can put money away for retirement while saving on taxes." A list of three retirement plans is shown, each with a "View plan details" button:

University of San Francisco Defined Contribution Retirement Plan	View plan details
University of San Francisco Voluntary Retirement Plan	View plan details
Emeriti Plan	View plan details

Change your 403(b) contribution

Retirement Plan Investment Advice

As a participant in the Plans, you have access to personalized advice on the Plans' investment options from a TIAA financial consultant. Whether you are just starting out or close to retirement, you can meet by phone or virtually to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program at *no additional cost to you*.

Joanie Cheung is USF's dedicated TIAA financial consultant. You may read about what you can expect in an advice session by clicking [here](#). Schedule an investment advice session online by visiting tiaa.org/schedulenow or by calling **800-732-8353**, weekdays, 5 a.m. to 5 p.m. (PT).

If you would like additional information about USF's retirement benefit, please review our Retirement and Financial Planning page. You may also contact TIAA at **800-842-2252**, weekdays, 5 a.m. to 7 p.m. (PT).