



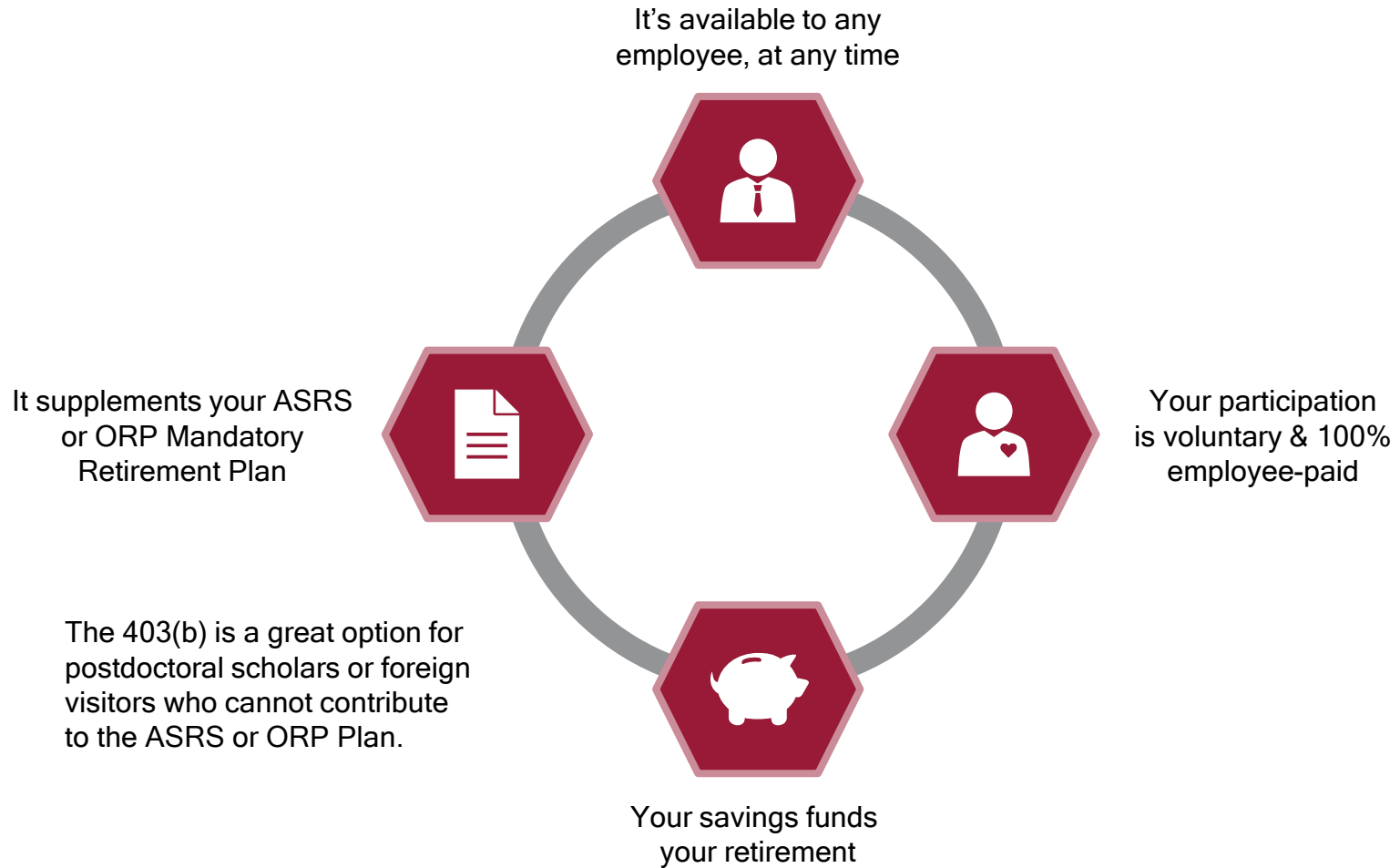
Arizona University System 403(b) Plan

What you'll learn



- 1 How the Voluntary 403(b) Plan works
- 2 Why you should save
- 3 Reasons to enroll in the 403(b)
- 4 How much you should save
- 5 Why you should start today
- 6 Investing basics
- 7 Get started!
- 8 Resources and next steps

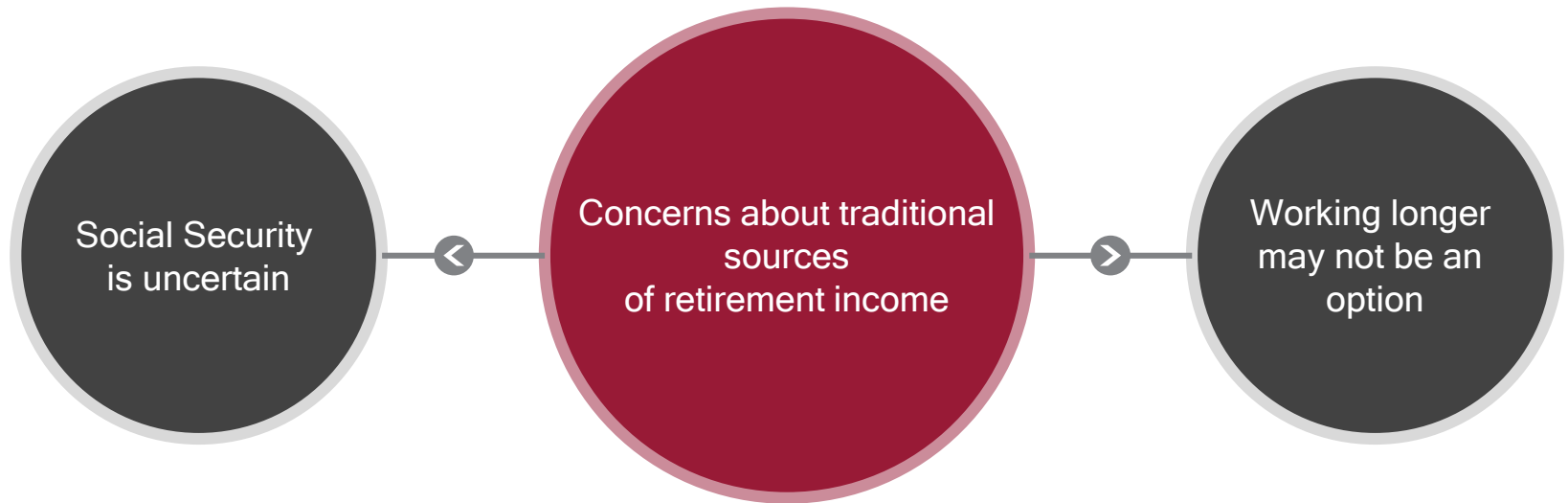
How the Voluntary 403(b) Plan works



Why you should save



Why you should save



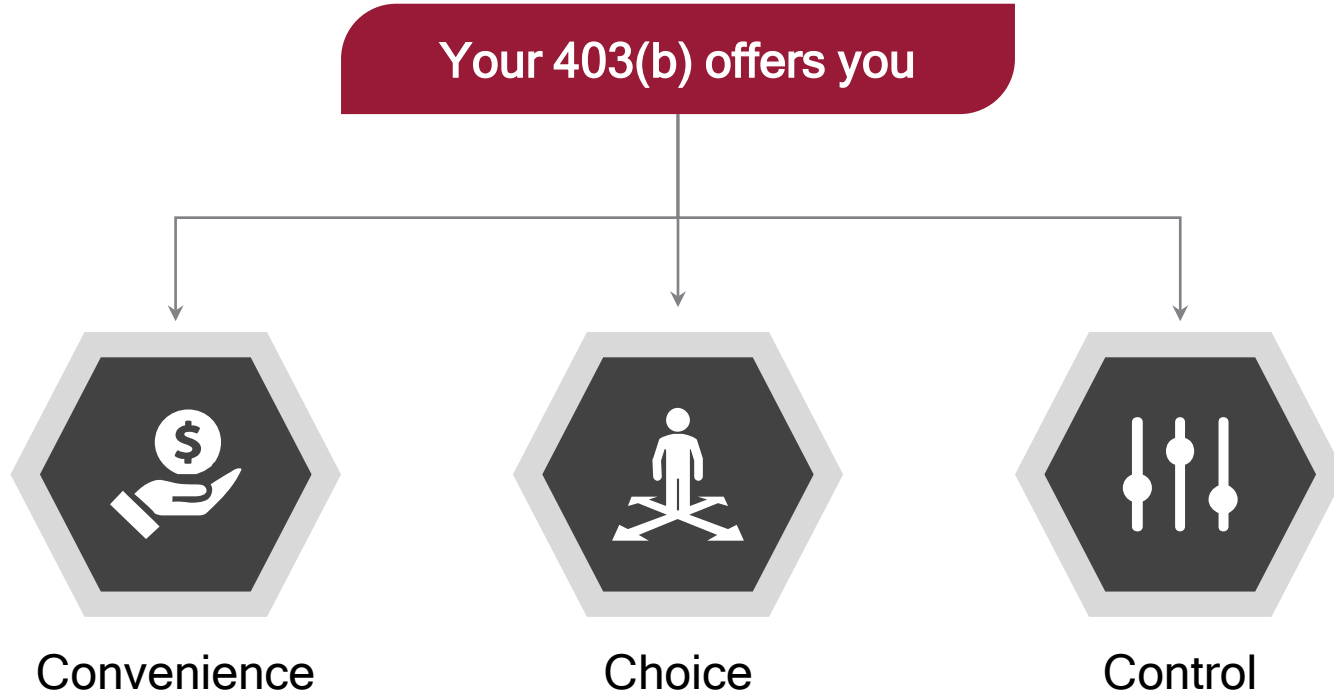
Why you should save

- Inflation's effect on purchasing power
- Inflation rates can shrink the buying power of money over time

	1997	2017	Increase
Movie	\$4.49	\$8.97	+98%
Milk	\$2.67	\$3.16	+18%
Gas	\$1.77	\$2.46	+39%
Postage Stamp	\$0.32	\$0.49	+53%
Consumer-Based Price Index	\$160.55	\$245.12	+53%

Source: Bureau of Labor Statistics, U.S. Inflation Calculator

Reasons to enroll in the 403(b) Plan



CHOOSE AMOUNT AND INVESTMENTS

Convenience

Your U A 403(b) makes it easy to save

Contributions are made automatically from your paycheck

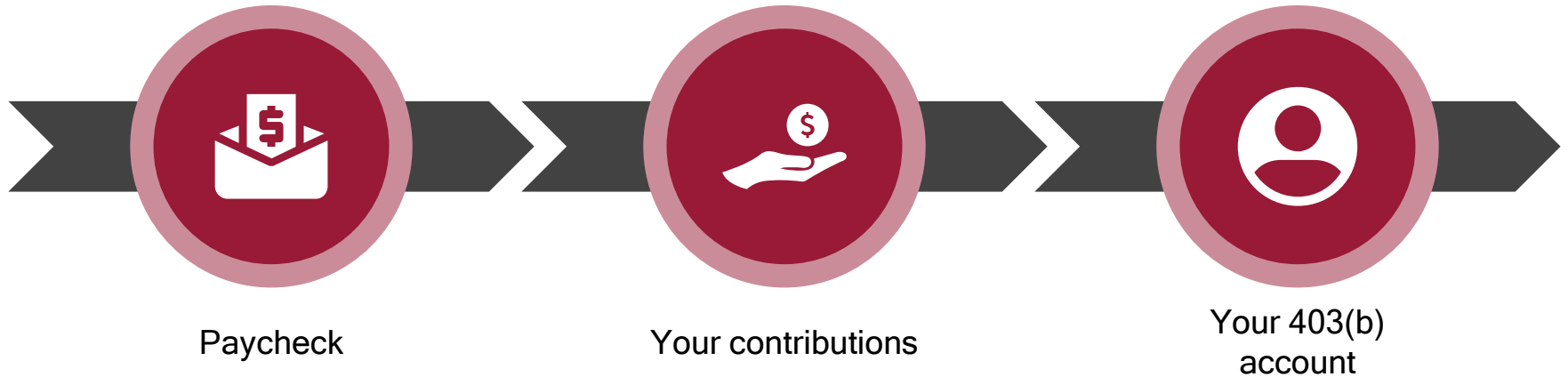
Savings go directly into your account to investments you elect

You can change contribution amounts any time

If you need your money

Withdrawals are permitted only with a distributable event

Home/general purpose loans available



Choice

You decide how much and how to contribute



Choose a \$ amount per pay period



You can start with minimum of \$5 per paycheck



Contribute up to the annual IRS limits

Tax advantages

Select how you want to contribute



Pre-tax contributions
Reduce your current income



Roth (after-tax) contributions
Earnings grow tax-free



A combination of both

Choice

Select one or more providers



Fidelity
(netbenefits.com/aus)



TIAA
(tiaa.org/arizona)

Visit tiaa.org/arizona or netbenefits.com/aus to review your options

Choice

Each provider offers a range of investment options



Tier 1
Simple one-step
investing - Target date
retirement funds



Tier 2
Passive Index Funds



Tier 3
Active investing - create
your own investment
portfolio and meet with
your local Financial
Consultant to help



Tier 4
Brokerage Window

Choice

The Voluntary 403(b) Plan offers low-cost investments



Mutual funds and annuity
products that are no-load



Many low-cost or institutional
share
class options

Control

You're in charge of your voluntary 403(b) savings



Change or pause your contributions anytime by visiting netbenefits.com/aus or calling 800-343-0860



Change your investments with your provider anytime online or over the phone



Can roll over retirement funds from a previous employer into your 403(b)



Get help managing your retirement and financial strategy with your dedicated financial consultants at no cost

Control

You have help at no extra cost

Account servicing

Retirement plan investment advice

Online tools and resources

One-on-one planning sessions

Ongoing education

Mobile apps

Control

Get help!

- All providers are available for one-on-one counseling sessions.



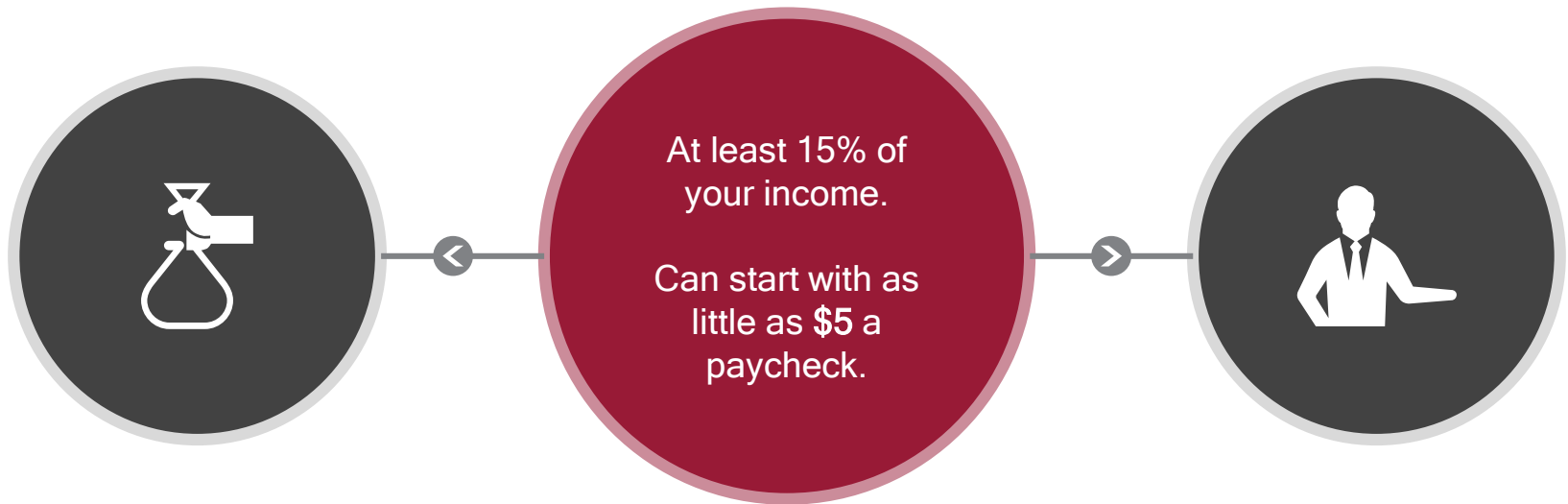
Fidelity
1-800-343-0860



TIAA
800-732-8353

- Please contact the Division of Human Resources office if you require additional assistance.

How much you should save

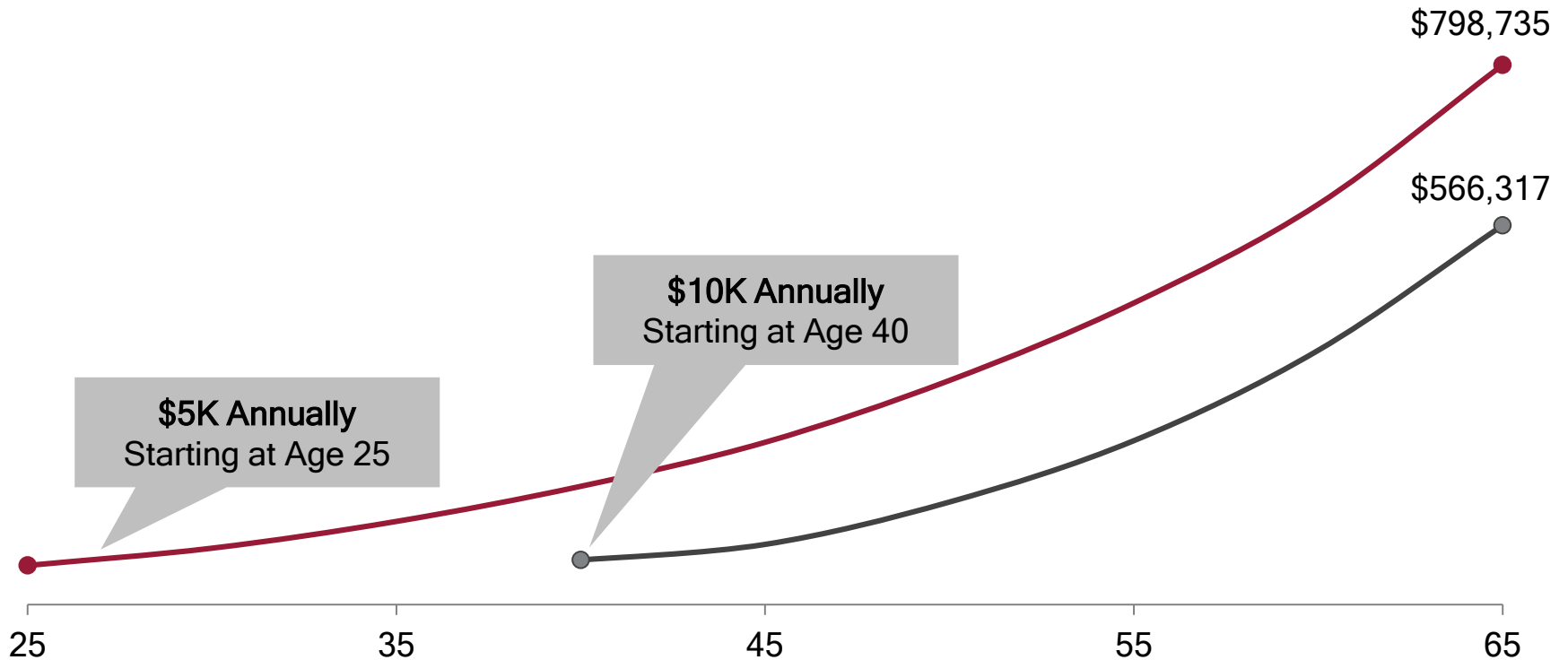


Why you should start today



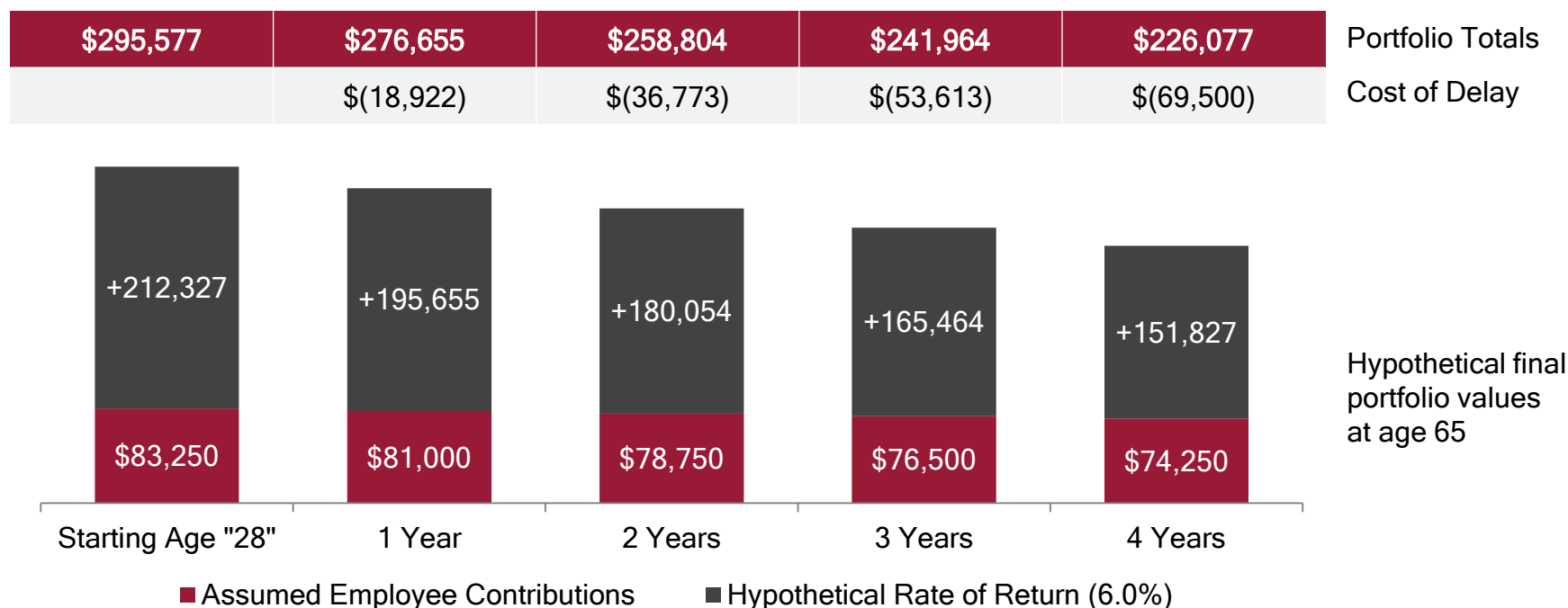
Why you should start today

- Take advantage of compound interest
- The sooner you start, the more compounding is likely to help your money grow



Why you should start today

- The high cost of delaying



- Assumptions: 6.0% rate of return; monthly contribution of \$187.50
- This example is hypothetical and is not intended to predict or project performance. Investments pose risks and you can lose money.

Investing basics

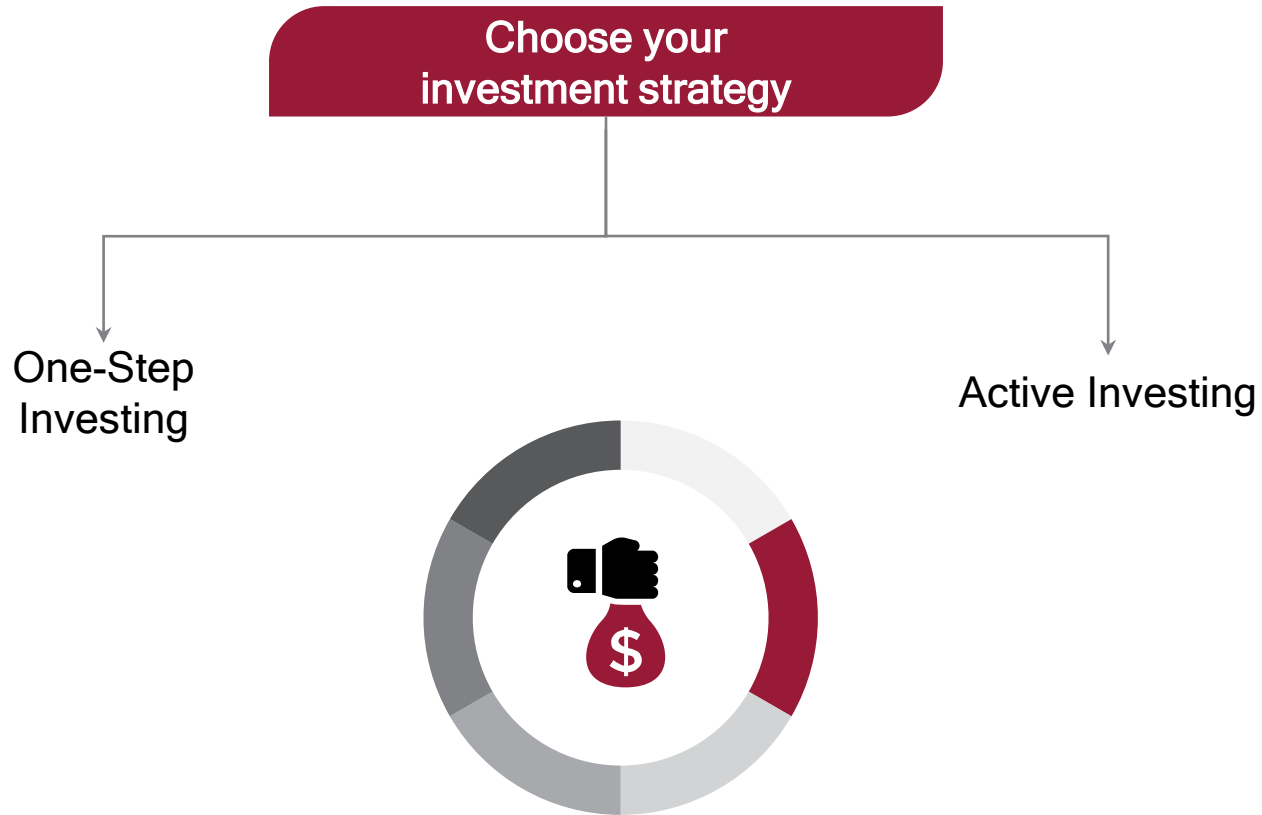


Saving for retirement starts with a budget

- Determine short- and long-term financial goals
- Calculate income and expenses
- Analyze spending patterns
- Revisit budget periodically
- Stay committed to a budget

A good budget can help you earmark more for your retirement fund.

Investing basics



Visit hr.arizona.edu to
schedule a session with an
advisor

Investing basics

Active investing - Choose your portfolio

What's your risk level?

- Conservative
- Moderately conservative
- Moderate
- Moderately aggressive
- Aggressive

What's your time horizon?

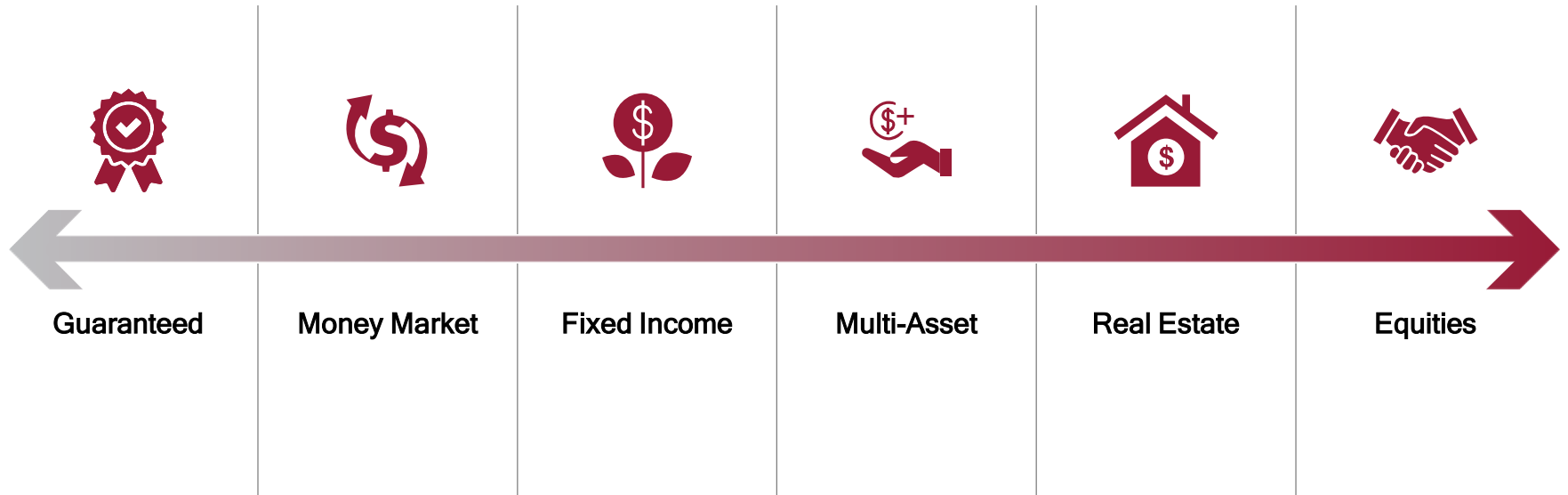
Investing basics

You choose from the diverse voluntary 403(b) investment options

Work with a financial consultant

Lower Risk

Higher Risk



Tier 1: Target Date Funds

Fund Name
T. Rowe Price Retirement 2005 Fund I Class
T. Rowe Price Retirement 2010 Fund I Class
T. Rowe Price Retirement 2015 Fund I Class
T. Rowe Price Retirement 2020 Fund I Class
T. Rowe Price Retirement 2025 Fund I Class
T. Rowe Price Retirement 2030 Fund I Class
T. Rowe Price Retirement 2035 Fund I Class
T. Rowe Price Retirement 2040 Fund I Class
T. Rowe Price Retirement 2045 Fund I Class
T. Rowe Price Retirement 2050 Fund I Class
T. Rowe Price Retirement 2055 Fund I Class
T. Rowe Price Retirement 2060 Fund I Class

Automatically becomes more conservative as retirement date approaches.

Tier 2: Passive Investment Options

Fund Name
Vanguard Extended Market Index Fund Institutional Shares
Vanguard Institutional Index Fund Institutional Shares
Vanguard Total Bond Market Index Fund Institutional Shares
Vanguard Total International Stock Index Fund Institutional Shares

Fund are managed to meet a performance benchmark (index).

Tier 3: Active Investment Options

Fund Name
Goldman Sachs Small Cap Fund Value Class R6
JPMorgan Mid Cap Value Fund Class R6
MassMutual Select Mid Cap Growth Fund Class 1
Metropolitan West Total Return Bond Plan Class
MFS Value Fund Class 6
Vanguard Explorer Fund Admiral Shares
Vanguard Federal Money Market Fund Investor Shares
Fidelity® Contrafund® - Class K (available at Fidelity only)
Fidelity® Diversified International Fund - Class K (available at Fidelity only)
Neuberger Berman Socially Responsible Fund Institutional Class (available at Fidelity only)
Principal Fixed Account (available at Fidelity only)
Principal Real Estate Securities Institutional Class (available at Fidelity only)
American Funds EuroPacific Growth Fund Class R6 (available at TIAA only)
CREF Social Choice R3 (available at TIAA only)
T. Rowe Price Growth Stock I (available at TIAA only)
TIAA Real Estate (available at TIAA only)
TIAA Traditional (available at TIAA only)

Investment options available at both Fidelity and TIAA unless noted otherwise

Tier 4: Brokerage Window Option

- Self-directed
 - Flexibility of a brokerage account
 - Expanded investment options available
 - Additional fees will apply
-
- Available through Fidelity and TIAA

Get started!

Choose a provider



Create an account with your chosen provider(s)

Fidelity manages enrollments and contribution amounts. So you must create an account on the NetBenefits site, even if you choose TIAA.

If you choose TIAA, you must also open an account there.

Get started!

It's easy to enroll

Fidelity
Call 800-343-0860
Monday through Friday
6 a.m. to 10 p.m.
www.netbenefits.com/aus

TIAA
Call 800-842-2252
Monday through Friday
6 a.m. to 8 p.m. (MT)
www.tiaa.org/arizona



How to get started

Go to netbenefits.com/aus

- Click the “Get Started” tab
- CLICK enroll now and select the AUS Voluntary 403(b) Plan

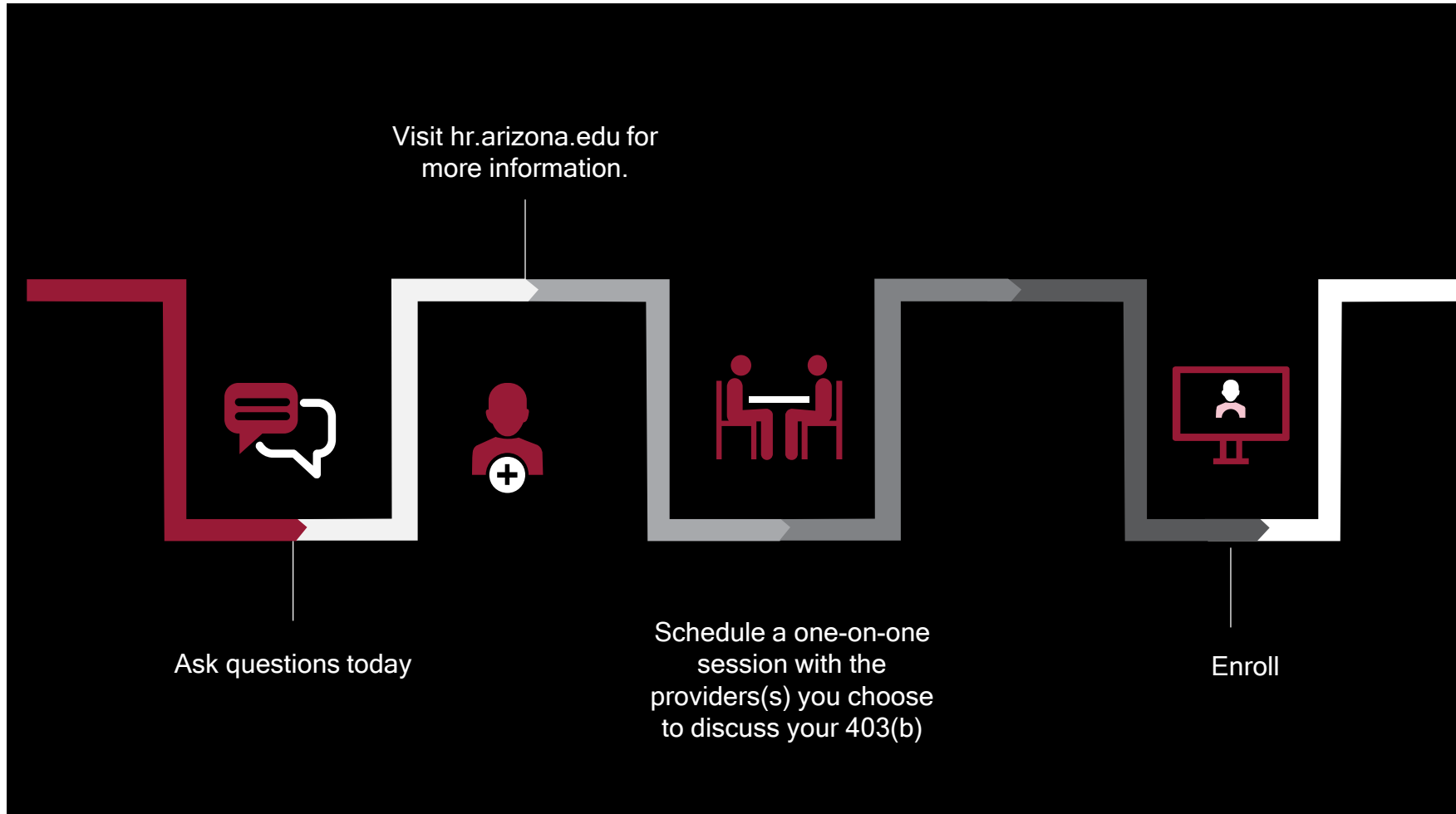


- Enter your information
- Choose Fidelity or TIAA, or a % to each

Create a Fidelity account with username and password
Follow the same steps to complete your enrollment.
Then you will be directed to the TIAA website to open an account.

- Go to tiaa.org/arizona. Click “Ready to Enroll.”
- Have your SSN, birth date and University of Arizona access code ready: 406545UA

Resources and next steps



Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

Investment products may be subject to market and other risk factors.

Fidelity Investments, T. Rowe Price, TIAA, Ameriprise, Lincoln National Life Insurance, and are independent entities and are not legally affiliated.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to www.TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products.

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