

# WELLESLEY COLLEGE

## HUMAN RESOURCES

<<First Last Name>>

<<Address Line 1>>

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<<City, State ZIP>>

October 2011

Dear Colleague:

As you know, we are making changes to the Wellesley College 403(b) Retirement Plan Investment Menu, which will take effect December 1. Your current assets and future contributions may be affected differently depending on how you are currently investing.

**Please review the Timeline on the back of this letter and the enclosed Transition Guide to understand the new investment options available to you and the steps you may choose to take before November 30.** *Note: You are not required to take any action as a result of the new Investment Menu. If you do not take action, your contributions will continue as noted on pages ~~8-10~~ in the enclosed Transition Guide.*

### Recommended Next Steps:

1. Access your 3<sup>rd</sup> Quarter Investment Statement(s) including statements from TIAA-CREF, Calvert and Fidelity Investments, if applicable. *Note: Your TIAA-CREF statement will arrive in the mail within the next week or you can access it at [www.tiaa-cref.org/wellesleycollege](http://www.tiaa-cref.org/wellesleycollege).*
2. Compare your statement(s) to the new Investment Menu on page 3 in the enclosed Transition Guide.
3. Attend a Financial Education Workshop and Seminar or visit the on-campus Information Desk outside the Library Lecture Room. See the schedule on page 6 in the enclosed Transition Guide.
4. Schedule a One-on-One Investment Counseling Session with your TIAA-CREF consultant. See the schedule on page 6 in the enclosed Transition Guide. *Note: Bring your latest Investment Statement(s), including investments outside of your Retirement Plan, as well as your most recent Social Security statement. Your TIAA-CREF consultant will need this information to get a complete picture of your current financial situation.*

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5. Once you are comfortable with your retirement investment strategy, update your investments online at [www.tiaa-cref.org/wellesleycollege](http://www.tiaa-cref.org/wellesleycollege). See the instructions on page 7 in the enclosed Transition Guide.

Wellesley College and TIAA-CREF are committed to providing the resources you need to plan for the future you deserve. Welcome to the new Wellesley College 403(b) Retirement Plan Investment Menu.

Sincerely,



Eloise See McGaw

Assistant Vice President and Director of Human Resources and Equal Opportunity

**Enclosure:**

- Transition Guide



**THE WELLESLEY COLLEGE RETIREMENT PROGRAM:  
FALL 2011 MAKE THE MOST OF YOUR FINANCIAL FUTURE**

September	October	November	December	January 2012
<p>Watch your mail for an important Retirement Plan Announcement, including an invitation to workshops, seminars and counseling sessions in our Retirement Planning Series.</p> <p><b>To learn about the upcoming changes to the Retirement Plan Investment Menu, please plan to attend an on-campus event for each of the steps in our Retirement Planning Series</b></p> <p><b>Learn</b></p> <p><b>Prepare</b></p> <p><b>Engage</b></p>	<p><b>Early October</b> Watch your mail for a detailed Transition Guide. Also included is a new Salary Reduction Agreement (SRA) with instructions for completing <b>by 11/10</b>.</p> <hr/> <p><b>10/4 - 11/30</b> Prepare for the new Investment Menu with the online Retirement Plan Seminar at <a href="http://www.tiaa-cref.org/wellesleycollege">www.tiaa-cref.org/wellesleycollege</a>.</p> <hr/> <p><b>10/4 – 10/17</b> Attend Financial Education Workshops or view the workshop online, 24/7, at <a href="http://web.wellesley.edu/web/Dept/HR/TIAA-CREF/tiaa-cref.psml">http://web.wellesley.edu/web/Dept/HR/TIAA-CREF/tiaa-cref.psml</a></p> <hr/> <p><b>10/7</b> Watch your mail for your 3rd Quarter Investment Statements from TIAA-CREF, Fidelity and Calvert. Bring these to your Individual Counseling Session.</p> <hr/> <p><b>10/18 – 11/10</b> Prepare for the new Investment Menu: • Retirement Plan Seminars • Information Desk</p>	<p><b>11/1 – 11/30</b> Election Period begins for the new Investment Menu! Update your investment choices and beneficiary designations at <a href="http://www.tiaa-cref.org/wellesleycollege">www.tiaa-cref.org/wellesleycollege</a>. You have until <b>4:00 pm on November 30</b> to make your updates before the 12/1 Effective Date.</p> <hr/> <p><b>11/3 – 12/20</b> Engage in the retirement plan by scheduling your Individual Counseling Session. Call Marian at 781-314-2403.</p> <hr/> <p><b>11/9</b> From 8:30 – Noon, visit the TIAA-CREF table at our Benefits Fair in the Alumnae Hall for a chance to win an iPad 2!</p> <hr/> <p><b>11/10</b> Deadline for submitting a new Salary Reduction Agreement for a 12/1 Effective Date. This is important for those currently investing with Fidelity and/or Calvert.</p>	<p><b>12/1</b> <b><i>Our new Investment Menu is in effect! All future contributions will be directed to the new Investment Menu.</i></b></p> <p><i>Note:</i></p> <ul style="list-style-type: none"> <li>• You can update your investment choices and beneficiary designations at any time going forward.</li> <li>• Going forward, you can update your contribution amount by submitting a new Salary Reduction Agreement to Human Resources.</li> </ul>	<p><b>1/6</b> Watch your mail for your 4th Quarter TIAA-CREF Investment Statement. It will list how your assets and contributions are now being invested based on the new Investment Menu.</p> <hr/> <p><b>Key Dates</b> <b>By 11/10:</b> If you wish, complete a new Salary Reduction Agreement to update your voluntary contribution amount for 12/1</p> <hr/> <p><b>By 11/30:</b> If you wish, update your investment choices and beneficiary designations before the frozen and mapping strategy is implemented on 12/1</p> <hr/> <p><b>Note:</b> You are not required to make any changes as a result of the new Investment Menu.</p>

