In order to make pre-tax employee contributions with TIAA-CREF you must set up a deferred SRA account.

- Go to [www.tiaa-cref.org/gettysburg](http://www.tiaa-cref.org/gettysburg) and click “Enroll Now”. In the mid-section of the page called Enroll now, click on the plan name, Gettysburg College Tax Deferred Annuity Plan.

- This will take you to another page where you are asked to Log in. If you do not have a user id and password for TIAA-CREF then follow the steps to register with TIAA-CREF.

- Once registered or logged on, you will follow the on line prompts to walk you through enrollment. You will be asked basic demographic (name, address, SSN, birthdate). You will be asked to set up beneficiaries (name, SSN, birthdate). Then you will be asked to choose your investment allocation. TIAA-CREF will recommend an age appropriate life cycle fund option, you can choose that option or you can make your own selections from the investment menu.

- You will get a confirmation that the account has been set up. Please print that for your records. Please remember that you can log back into your account as often as you would like to change your investment choices, your beneficiaries, and address or to simply check your account balances.

- Next, please complete a salary reduction agreement that states how much per pay period that you would like to contribute. You can start, stop or change this amount as often as you would like throughout the year. The annual maximum amount that you can contribute in 2014 is $17,500 if you are under age 50. If you are age 50 or above you may contribute $23,000.

To set up an Individual investment counseling session with a TIAA-CREF Financial Consultant here on campus at no cost to you, contact Christine Wagner in the Human Resources office at 717-337-6202.

To speak with a TIAA-CREF Financial Consultant by phone call 800-842-2252. Or visit on line [www.tiaa-cref.org/gettysburg](http://www.tiaa-cref.org/gettysburg). If you would like assistance in setting up your TIAA-CREF account on line, contact Karen Re at kre@gettysburg.edu for an appointment.