



FHCRC/SCCA Retirement Savings Plan

Welcome to your retirement program!

Fred Hutch and SCCA recognizes the importance of providing you ways to plan for your financial future. Your retirement program is an important part of your overall benefits.

Once you're hired, you have 60 days to enroll in the Retirement Plan before you are automatically enrolled. When you enroll, you will be able to set your account to your preferences by establishing your contribution rate, your investment choices and your beneficiaries.

When creating your retirement strategy, within your plan you can take one of two approaches:

1. Select a target-date fund

Target-date funds allow you to delegate asset allocation and rebalancing decisions. You can choose the target-date fund that most closely matches the year you plan to retire (generally age 65). For example, those who will turn age 65 in 2044 might consider the Target-date fund 2045 Fund. As with all mutual funds, the principal value of a target-date fund isn't guaranteed at any time and will fluctuate with market changes.* The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation. A TIAA financial consultant can help you decide whether a target-date fund is right for you.

2. Build your own retirement portfolio

Your plan offers a range of investment options from which to choose.

If you do not opt-out of the feature within 60 days:

You will be automatically enrolled in the Automatic Save Program beginning with a 3% Employee Pre-Tax contribution and your contributions will be invested into the age-appropriate target-date fund. Your elective deferral will automatically increase by 1% each year, on November 1st, until you reach the Automatic Save maximum of 10% or elect to actively manage your contributions. You can update your account at any time, including starting or stopping participation in the Automatic Save program.

If you choose to enroll in the Automatic Save program at a later date:

You may elect a salary deferral up to 80% of your salary or the applicable IRS contribution limit. You can choose to change your election percentage or stop participation in the program at any time.



Learn more about your investment choices online at TIAA.org/fredhutch.

* Target-date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target-date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.



Quick guide to managing your retirement account online

To enroll:

- Go to TIAA.org/fredhutch.
- Click the enrollment button, then follow the online instructions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Log in to your account:

- Go to TIAA.org/fredhutch and click *Log in* in the top right-hand corner. If you are a first time user, select *Register with TIAA*.
- Follow the on-screen directions to create your user ID and password.
- Review and update your profile information on file.

Once logged in:

To change investments for future contributions:

- Click the *ACTIONS* tab and select *Change your investments*.
- Select *Plan for the future* and select the account/contract you would like to update and enter your investment instructions.

To transfer funds:

- In the *ACTIONS* menu, select *Change your investments*.
- Select *Change Investments* and select the account/contract you would like to update and enter your investment instructions.

To change your beneficiary designation:

- In the *ACTIONS* menu, select *Add/edit beneficiaries*.

How we can help

Online information and account access	<p>Use TIAA.org/fredhutch to:</p> <ul style="list-style-type: none">▪ Establish a secure user ID and password.▪ Review and update your personal information.▪ Update your beneficiary designation.▪ Check account balances and confirm contributions.▪ Change the investment of future contributions.▪ Transfer assets among the plan's investment options.▪ View and research the performance of the plan's investment options.▪ Sign up for eDelivery of materials you'd prefer to receive by email.▪ Access retirement planning tools and calculators.
Automated phone access (available 24/7)	<p>800-842-2252</p>
Phone support	<p>Call 800-842-2252, weekdays, 5 a.m. to 7 p.m. and Saturday, 6 a.m. to 3 p.m. (PT).</p>
Retirement plan education	<p>Online: TIAA.org/retirementadvisor. Log in to your account and follow the on-screen instructions.</p> <p>To schedule a one-on-one education session, by phone or in person, call TIAA at 800-732-8353, weekdays, 5 a.m. to 5 p.m. (PT). Or visit TIAA.org/schedulenow. Investment advice is not available to participants who reside outside of the United States.</p>
Financial education	<p>TIAA offers many resources to help you learn more about saving and managing your finances. Visit TIAA.org/webinars to participate in live webinars or visit TIAA.org/advice to access information about budgeting, college savings, investing and more.</p>
Online tools and calculators	<p>You can visit TIAA.org/tools for interactive planning tools.</p> <ul style="list-style-type: none">▪ Under <i>Retirement Planning</i>, select the <i>Retirement Goal Evaluator</i> for an estimate of how much of your salary you might be able to replace at retirement.▪ Under <i>Taxes</i>, select the <i>Tax Advantage Calculator</i> to estimate the long-term growth potential of money contributed to a tax-deferred annuity.▪ Under <i>Saving and Investing</i>, select the <i>Asset Allocation Evaluator</i> for sample portfolios based on your answers to a few questions.

Get to know TIAA

A strong supporter on the road to retirement

Focused on your future

TIAA's purpose has remained constant since TIAA was established a century ago: We're here to help you save for—and generate income during—retirement. Over the years, we've regularly introduced enhancements to the ways we deliver on our purpose.

Guiding you to and through retirement

We offer retirement plan education based on your needs. TIAA's experience is built right into your retirement program. You have easy access to online tools at no additional cost to you.

How you can access education

Online: Visit TIAA.org/retirementadvisor.

One-on-one advice sessions: To schedule your session, call TIAA at **800-732-8353**, weekdays, 5 a.m. to 5 p.m. (PT). Or visit TIAA.org/schedulenow.

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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, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/fredhutch for details.

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

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