



The University of Arizona Global Campus 403(b) Retirement Plan

Create a plan for the retirement you want. The University of Arizona Global Campus 403(b) Retirement Plan may be the best way to work toward your personal retirement goals. Take control of your retirement now by turning your dreams into plans. **Sign up today!**

Your plan offers tax advantages, a variety of investment choices, and other features to make saving for retirement simple.

- The payroll deduction feature makes saving easy and convenient.
- Your company may make matching contributions to help your account grow more quickly.
- Your vested account balance is always yours to take with you should you change employers. You may also have access to your account savings before you reach retirement age.

Choosing investments that may be right for you.

You will find a variety of information and resources available to you as you explore your plan features, enroll, and make your investment decisions.

If you don't make a choice, your plan will invest your contributions in an asset allocation option on your behalf. This option is selected based on your date of birth and a projected retirement age of 65. (You may want to consider a different option if this is not your intended retirement age.) Offering professional management and monitoring as well as diversification all in one investment, it becomes more conservative as your retirement date approaches. You have the right to direct the investments in your account and can change this option generally any time you wish. Disclosures and important information regarding this and other investment options available to you under the plan will be provided to you prior to your enrollment.

Getting started is easy!

Access your account and take advantage of all our great tools and learning resources. Just follow these steps:



Online:

www.retiresmart.com



Phone:

1-800-743-5274

Dedicated customer service representatives available Monday - Friday, 8 a.m. to 8 p.m. ET or automated phone line 24/7.



Rollover Specialists:

1-888-526-6905

Get help rolling in accounts from a prior retirement account, Monday – Friday, 8 a.m. to 8 p.m. ET. You are encouraged to compare the benefits and features of the different plans before consolidating your accounts.

You can always receive a paper copy of your enrollment information, free of charge, and enrollment assistance by contacting our customer service representatives at 1-800-743-5274, Monday - Friday, 8 a.m. to 8 p.m. ET.

View your account statements 24/7, or get an email notification when a new statement or other plan-related document is available.

Rather than mailing a paper statement to you each quarter, we will post your statement to your account via our secure participant website. Your statement will typically be available after the 15th business day of each calendar quarter. Statements are available online, 24/7 for your convenience, and our statement on demand tool lets you view statement data for custom time periods. To view your statements, you are required to have Adobe® Acrobat® viewer software installed on your computer. This software is available for download, free of charge, from the Adobe® website. If you do not have the ability to access and retain PDF documents on your personal computer, then you should consider receiving paper statements via U.S. mail. **At any time, you may request a paper copy of your quarterly statement, or other plan-related document, free of charge, by contacting MassMutual at the phone number below.** In addition, if MassMutual provides other plan-related disclosures to you via U.S. mail, then annually you will receive one hard-copy quarterly statement automatically. To confirm your current email address, supply a different email address, or to request paper statements, including annual disclosures, at any time, log in to your account and visit the Preferences page on www.retiresmart.com. You may also contact your plan sponsor or call MassMutual at **1-800-743-5274**, from 8 a.m. to 8 p.m., ET.

Generally target retirement date (lifecycle) investment options are designed to be held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. The year in the investment option name refers to the approximate year an investor in the option would plan to retire and likely would stop making new contributions to the investment option. However, investors may choose a date other than their presumed retirement date to be more conservative or aggressive depending on their own risk tolerance.

Target retirement date (lifecycle) investment options are designed for participants who plan to withdraw the value of their accounts gradually after retirement. Each of these options follows its own asset allocation path ("glide path") to progressively reduce its equity exposure and become more conservative over time. Options may not reach their most conservative allocation until after their target date. Others may reach their most conservative allocation in their target date year. Investors should consider their own personal risk tolerance, circumstances and financial situation. These options should not be selected solely on a single factor such as age or retirement date. Please consult the prospectus (if applicable) pertaining to the options to determine if their glide path is consistent with your long-term financial plan. Target retirement date investment options' stated asset allocation may be subject to change. A target date fund may not achieve its objective and/or you could lose money on your investment in the fund. You may experience losses near, at, or after the target date. There is no guarantee of the fund's principal value, including at the target date, or that the fund will provide adequate income at and through your retirement.

Risk Disclosures for certain asset categories, prospectuses (if applicable) and fact sheets for the investment options, information regarding excessive trading policies, and other important information are available online at www.retiresmart.com, or you can obtain paper copies by calling 1-800-743-5274.

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