

Two Stooges Investment Club--Key Ideas to Consider

Here are our suggestions for which retirement actions to prioritize first—**do what you can!** (If you feel like you could *never* save more, increase your contribution level at your next pay raise!)

1. Put 8% in your 403(b) to get the maximum match from ACU

- Immediate “double-your-money” offered risk-free!
- To change your investment percentage (or dollar amount) anytime, complete and turn in the “Retirement Election Form (403b)” located here: <https://www.acu.edu/hr> (then click “HR Forms and Instructions” on the left side of the page)
- If you create a “self-directed brokerage account” within TIAA, you can potentially save a lot on fees.
 - Suggested funds to consider within such an account: the Vanguard Target Retirement Funds
 - Examples: VTHRX (Year 2030), VFORX (Year 2040), VFFVX (Year 2055)

2. Contribute fully to the HSA each year & invest appropriately – this money is shielded from ALL taxes, even payroll tax (7.65%) – and invest the amount above any near-term expected requirements into appropriately risky ETFs/funds within your TD Ameritrade account

- For 2019:
 - \$3,500 for individual HSA (including ACU’s contribution)
 - \$7,000 for family HSA (including ACU’s contribution)
 - If 55 or older, but not on Medicare, you can contribute another \$1,000 as a “catch-up” contribution
- To change your HSA contribution amount, complete and turn in the “HSA Contribution Change Form” located here: <https://www.acu.edu/hr> (then click “HR Forms and Instructions” on the left side of the page)

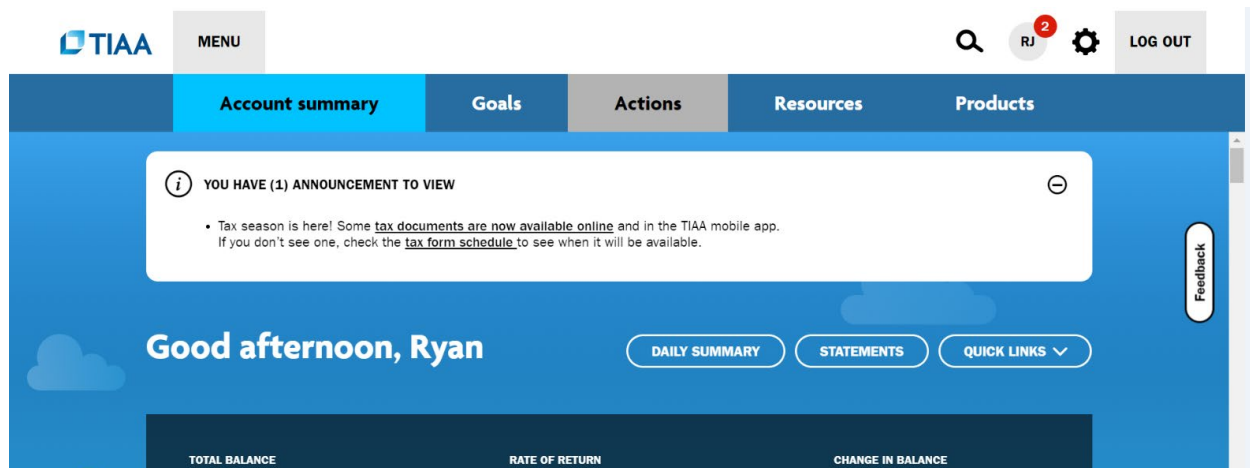
3. Stop taking disbursements from the HSA/invest in a Roth IRA—similar impact?

- One idea is to invest most/all your HSA \$ through TD Ameritrade into a well-diversified portfolio of stocks and bonds and allow this money to grow tax-free. Pay your ongoing medical expenses out of pocket and digitize the receipts. Then later if/when cash is needed, reimburse yourself out of your HSA with some of that money which has now grown to be a (hopefully) much larger amount.
- Suggested ETFs to consider in TD Ameritrade: SPTM, SPDW, SPEM; possibly 60%, 30%, 10% respectively? (This would be a portfolio built for a long-haul investment)
- For 2019, your maximum individual IRA contribution is \$6,000, or \$7,000 if age 50 or older. You have until April 15 to contribute to an IRA for the prior tax year. Most advisors recommend the Roth IRA over the Traditional IRA unless you really think your tax rate in retirement will be lower than it is when you contribute to the IRA.

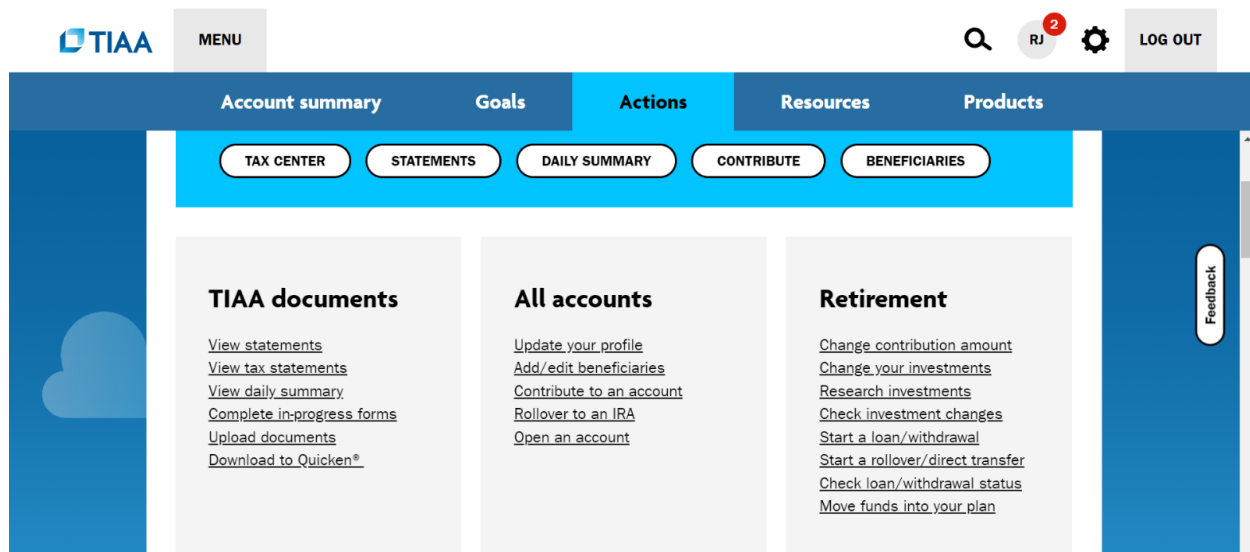
Remember: These are suggestions and ideas, not definitive guidance about your particular situation. Consult a financial advisor for a more customized plan. Past performance is never a guarantee of future results. Your mileage may vary.

Steps to Setup Brokerage Account

1. Log in to your TIAA account > Select Actions

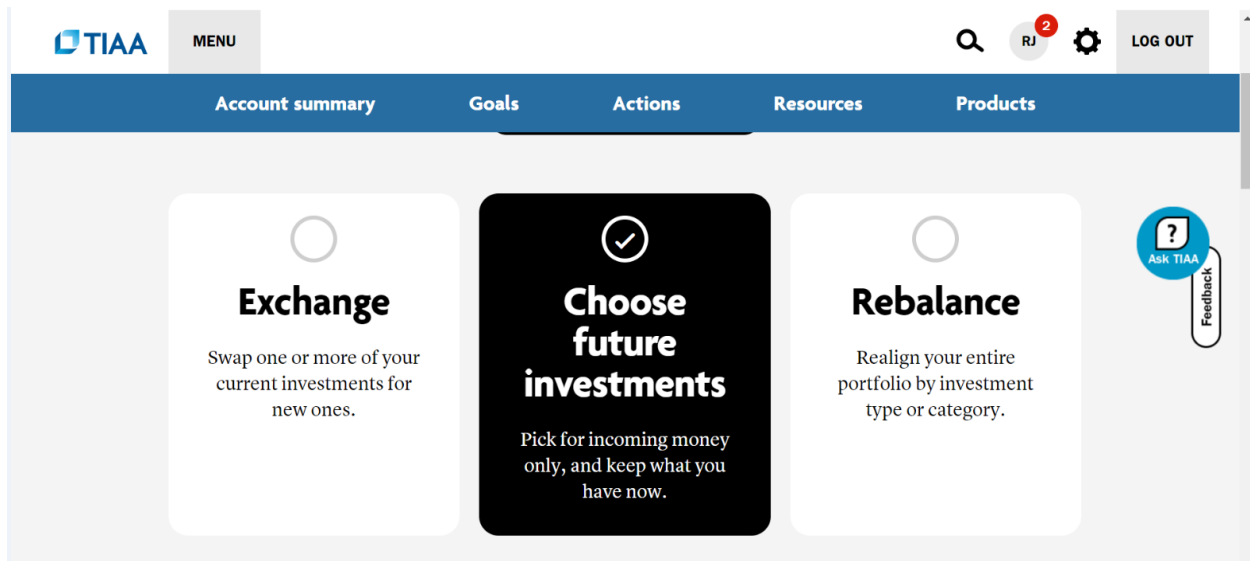


2. Change your investments

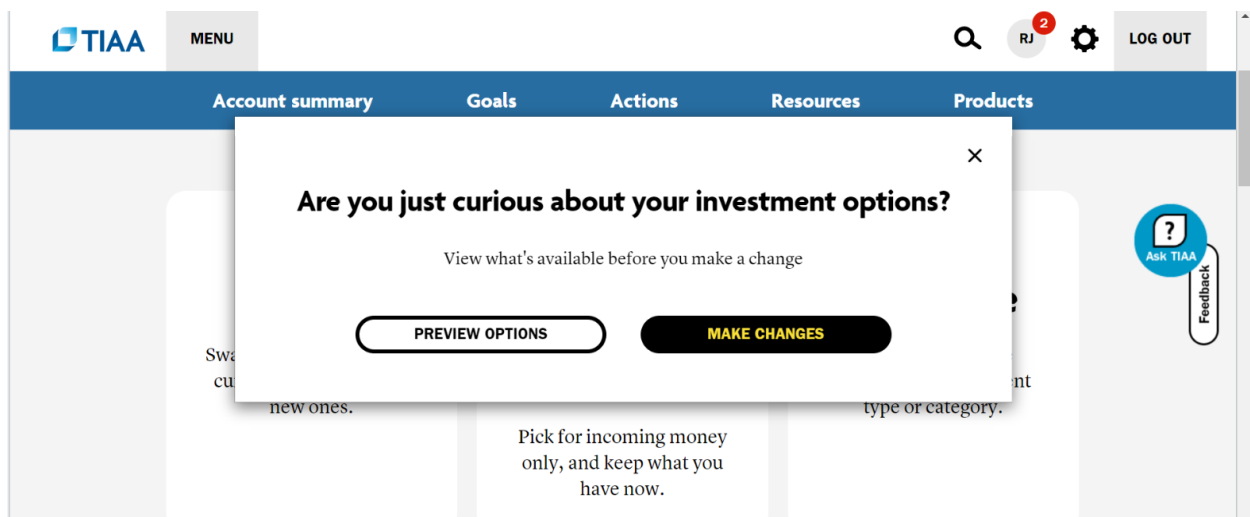


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3. Choose future investments



4. Make changes



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5. Select radio button for plan you want to change then click next

TIAA MENU LOG OUT

Account summary Goals Actions Resources Products

AS OF 04/09/2019

☒ **ABILENE CHRISTIAN UNIVERSITY 403(B) RETIREMENT PLAN**

CONTRACT: GRA (TIAA) (CREF)
Plan Number:

PREVIOUS **NEXT**

IMPORTANT INFORMATION

Vesting, employment status and outstanding loans may affect the options and money available for you.

Prior to rolling over, consider your other options. You may also be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA-CREF Consultant and your tax advisor regarding your situation. Learn more.

Go to the next step.

Ask TIAA Feedback

- 6a. Top of next page

TIAA MENU LOG OUT

Account summary Goals Actions Resources Products

Choose Transaction Select a Plan **Change Allocation of Future Contributions** Review and Submit

Change Allocation of Future Contributions

Enter percentages below to create a new allocation for future contributions. Before you request to change your allocation for future contributions, please check to see if you have any pending changes for your investments.

Current Elections by Asset Class

ABILENE CHRISTIAN UNIVERSITY 403(B) RETIREMENT PLAN

GRA (TIAA) (CREF)
Plan Number:

EQUITIES 79%

CREF Stock R2 18%

TIAA-CREF Emerging Markets Equity Index Fund - Retirement Cl 8%

TIAA-CREF International Equity Index Fund - Retirement Class 14%

TIAA-CREF Large-Cap Growth Index Fund - Retirement Class 3%

TIAA-CREF Large-Cap Value Index Fund - Retirement Class 15%

TIAA-CREF Mid-Cap Value Fund - Retirement Class 3%

TIAA-CREF Quant Small-Cap Equity Retirement 9%

TIAA-CREF Real Estate Securities Fund - Retirement Class 3%

TIAA-CREF S&P 500 Index Fund - Retirement Class 6%

FIXED INCOME 5%

Western Asset Core Plus Bond I 5%

Launch Tool

Don't Know What to Pick?

Retirement Advisor makes it easier to plan for the retirement you want.

Your Selected Investment Mix

Equities 79%

Fixed Income 5%

Guaranteed 7%

Real Estate 9%

Ask TIAA Feedback

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6b. Scroll to bottom of next page > Click Open Brokerage Account

Self-Directed Brokerage Account

This option offers access to a broad array of mutual funds from various fund companies through a brokerage account in your plan.[†]

[†] Certain securities may not be suitable for all investors. Securities are not FDIC-insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA. Securities are subject to investment risk, including possible loss of the principal amount invested.

Please Note: In the event that your selected mutual fund allocations do not meet the fund investment minimums, contributions for your account instead will be transferred to the default money market investment option for your account.

If you choose to transfer money to meet an investment minimum please be aware that other minimums may apply.

OTHER [Learn more »](#)

TIAA-CREF Self Directed Brokerage Account

[Open a Brokerage Account »](#) [Browse Available Funds](#)

Your Selected Investment Mix

[Ask TIAA](#)

Feedback

Equities	79%
Fixed Income	5%
Guaranteed	7%
Real Estate	9%

Total: 100%

[Continue »](#)

7. Consent and click continue

Open a Brokerage Account

Online Consent

To enroll online, you must consent to the electronic delivery of the **Important Documents** listed on this page. By providing your consent below, you acknowledge that you have received and reviewed the documents and are able to access, download, view, and print the documents via this website. Accessing documents electronically may also involve additional costs including, but not limited to, subscription access fees from your internet service provider and printing costs. Paper versions of the documents can be ordered at no charge, both now or in the future, by calling toll-free 800 927-3059.

☐ * I have read and accept these terms and conditions

Important Documents

You may access these documents at any time at tiaa.org.

- Business Continuity Policy
- Fee Disclosure Policy
- Frequent Trading Policy (PDF)
- Privacy Policy
- Prospectus
- TIAA Self-Directed Brokerage Account Customer Account Agreement for Use Within an Employer-Sponsored Retirement Plan (PDF)

You will need Adobe Reader to view and print electronic PDF documents. If you don't have Adobe Reader, go to www.adobe.com to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800 927-3059.

[Close](#) [Continue »](#)

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8. Fill out info (note ACU address)

Employment Information for Owner

* Employment Status: * Your Occupation / Title:

* Employer's Name:

* Employer's Street Address 1: Employer's Street Address 2:

* City: * State:

* Zip Code: -

Affiliations

Please answer the following questions:

* I am, or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company:
☐ Yes ☒ No

* I am, or an immediate family member is, affiliated with or working for a member firm of a stock exchange, or the Financial Industry Regulatory Authority, Inc(FINRA), including TIAA.
☐ Yes ☒ No

* I am, or an immediate family member is a senior military, governmental or political official in a non-U.S. country, or closely associated with an immediate family member of such an official:
☐ Yes ☒ No

Your Investment Profile

* Annual Income (from All Sources): * Approximate Net Worth, Excluding Residence:

Products

Advisor makes it for the retirement

Tool

Ask TIAA

Selected Investment

Equities 79%
 Fixed Income 5%
 Guaranteed 7%
 Real Estate 9%

Total: 100%

Continue »

9. Wait for application to process

Account summary Goals Actions Resources Products

(Variable Annuities)

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OTHER [Learn more »](#)

TIAA-CREF Self Directed Brokerage Account

Processing Application

Your brokerage application has been completed and is being processed. This usually takes 1-2 business days.

Browse Available Funds

Your Selected Investment Mix

Equities 79%
 Fixed Income 5%
 Guaranteed 7%
 Real Estate 9%

Total: 100%

Continue »

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10. AFTER APPLICATION HAS PROCESSED > Scroll to Self-directed brokerage and click Add Brokerage Funds

11. Enter desired ticker symbol, click on the fund (if it is found), then click Add Fund

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12. Set desired percent of future contributions for the new fund (sum over all funds should equal 100%)

The screenshot displays a TIAA investment allocation interface. It is divided into three main sections: EQUITIES, MONEY MARKET, and OTHER. Each section has a progress bar and a 'Learn more »' link. The EQUITIES section shows two funds: Vanguard Small Cap Index Adm (0%) and Vanguard Total Intl Stock Index Admiral (100%). The MONEY MARKET section shows TIAA-CREF Brokerage Money Market Fund (0%). The OTHER section shows two Vanguard Target Retirement funds (both 0%). A 'Your Selected Investment Mix' summary is on the right. A 'Questions?' pop-up is overlaid on the right side, featuring a blue speech bubble icon, the text 'Questions? Our virtual assistant can help.', a yellow 'ASK TIAA' button, and a blue 'No, thanks' link.

Category	Fund Name	Subsequent Minimum	Contribution	Percentage
EQUITIES	Vanguard Small Cap Index Adm	no subsequent minimum		0%
	Vanguard Total Intl Stock Index Admiral	no subsequent minimum		100%
MONEY MARKET	TIAA-CREF Brokerage Money Market Fund			0%
OTHER	Vanguard Target Retirement 2045 Inv	\$1.00 subsequent minimum	(1% of \$1,467.36 contribution)	0%
	Vanguard Target Retirement 2050 Inv	\$1.00 subsequent minimum	(1% of \$1,467.36 contribution)	0%

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