Instructions for Accessing Bennington College/TIAA Retirement Plan Microsite

These instructions will assist you with navigating the TIAA retirement plan microsite and will specifically provide guidance on how to:

- log onto your account;
- review your current investment allocations; and
- manage/change your future investment allocations - including how to complete a cross-contract transfer (this transaction - which can only be completed by phone through TIAA - allows you to transfer existing account balances to the new 'open architecture' investment line-up).

Follow the arrows for assistance.

STEP ONE: Logging into your account

- Go to [www.tiaa.org/bennington](http://www.tiaa.org/bennington) and click Log in in the top right corner
  - You will be directed to your My Accounts Homepage. This homepage will provide you with a personalized overview of your Bennington College retirement plan portfolio balance. To review details of your account, scroll down to the section titled My Accounts.

- Enter User ID and Password and click LOG IN
STEP TWO: Reviewing your retirement plan accounts

○ My Accounts
  ■ Select Display my Retirement Accounts by CONTRACT. You may see several accounts under this heading. This section breaks out your account information by plan type: the DC Plan includes both the mandatory and College contributions and the TDA plan is for voluntary tax-deferred contributions.
    ✮ BENNINGTON COLLEGE 403(B) DC PLAN
      ○ The account that shows a zero balance is the new open architecture retirement plan contract/account. All new mandatory and voluntary salary contributions will be directed into this account.
      ○ The other BENNINGTON COLLEGE 403(B) DC PLAN is your current (former) legacy retirement plan contract/account. This account includes all contributions made through 6/30/16).
    ✮ BENNINGTON COLLEGE 403(B) TDA PLAN
      ○ This is the voluntary tax-deferred annuity account; only those employees who contribute to this account will see this designation under My Accounts. If you are not currently making a voluntary contribution to your retirement plan, we encourage you to consider making one in the future.
STEP THREE | Reviewing your current investment allocations

- Click the ⊕ symbol next to your former DC and/or TDA account
  - You will see an overview of your account including balance by asset class (current investment allocations) and personal rate of return.
    - Click More Account Details to see the specific balance information and other important details.

STEP FOUR | Manage/change your investments

- Click Manage Investments under the I Want To... section on the righthand side of the page.
  - You will be able to make investment allocations for all new contributions directed to your account after July 1, 2016.
  - If you would like guidance on planning for retirement and understanding which investments can help you meet your financial goals, utilize the Retirement Advisor Tool.
  - IMPORTANT NOTE: To transfer your existing retirement plan account balances to the new investment lineup, please contact TIAA (800-842-2252) and request a Cross-Contract Transfer. Consultants are available Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

- Select Change Allocation of Contributions
  - This will allow you to change investment allocations for all future contributions to your retirement plan account.
• Select the plan entitled:
  BENNINGTON COLLEGE 403(B) DC PLAN
  RC (TIAA XXX ) CREF XXX )
  Plan Number 34811

Change Allocation of Future Contributions
Select a plan to create a new investment mix for future contributions. If you've signed up
for automatic rebalancing, this transaction will not modify your rebalancing instructions.

<table>
<thead>
<tr>
<th>Select a Plan</th>
<th>ACCUMULATION</th>
<th>IMPORTANT NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>BENNINGTON COLLEGE 403(B) DC PLAN RC (TIAA XXX ) CREF XXX ) Plan Number: 34811</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

• IMPORTANT NOTE: By default, initially you will be invested 100% in the age appropriate TIAA TARGET
  DATE Fund based on your age. You may choose to remain in this election or may choose to select
  alternate investment allocations.
  • TO SELECT ALTERNATIVE INVESTMENT ALLOCATIONS, scroll down to Select Effective Date
    (this will be the date the new investment allocations become effective). Make sure to enter an
    effective date of 07/01/2016 or later

1. Select Effective Date
You may select an effective date up to 14 days in the future.

Effective Date: 07/01/2016
Please note: If you change the effective date, all input will be cleared.
Choose your Funds

- Scroll down to Choose Your Funds (scroll down to see list of investment options including Equities, Fixed Income, Guaranteed, Multi-asset, and Real Estate).
- Hover over the fund name to see details on fund performance.

Select your investment allocations by entering the percentage amount (1%-100%) for each investment option that you are electing. Be sure that your total allocation equals 100% and click Continue.
- Carefully review your investment elections and check **I have reviewed my investment changes and I am ready to submit this request.**
- Click **Submit** at the bottom righthand side of the page.

### Review & Submit Changes

**BENNINGTON COLLEGE 403(B) DC PLAN**
**RC (TIAX) (CREF)**
Plan Number: 348111

<table>
<thead>
<tr>
<th>Category</th>
<th>Allocation</th>
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</thead>
<tbody>
<tr>
<td>EQUITIES</td>
<td>25%</td>
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<tr>
<td>T. Rowe Price Blue Chip Growth</td>
<td>25%</td>
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<tr>
<td>Fixed Income</td>
<td></td>
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<tr>
<td>Metropolitan West Dividend &amp; Growth</td>
<td>25%</td>
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<tr>
<td>TIAA Stable Value</td>
<td>25%</td>
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<tr>
<td>REAL ESTATE</td>
<td>25%</td>
</tr>
<tr>
<td>TIAA Real Estate</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Effective Date: 07/01/2016**

- **I have reviewed my investment changes and I am ready to submit this request!**

- **Submit**
● Your request to change investment allocations will be confirmed.

**QUESTIONS?**
If you have questions or need assistance, please contact benefits@bennington.edu.