

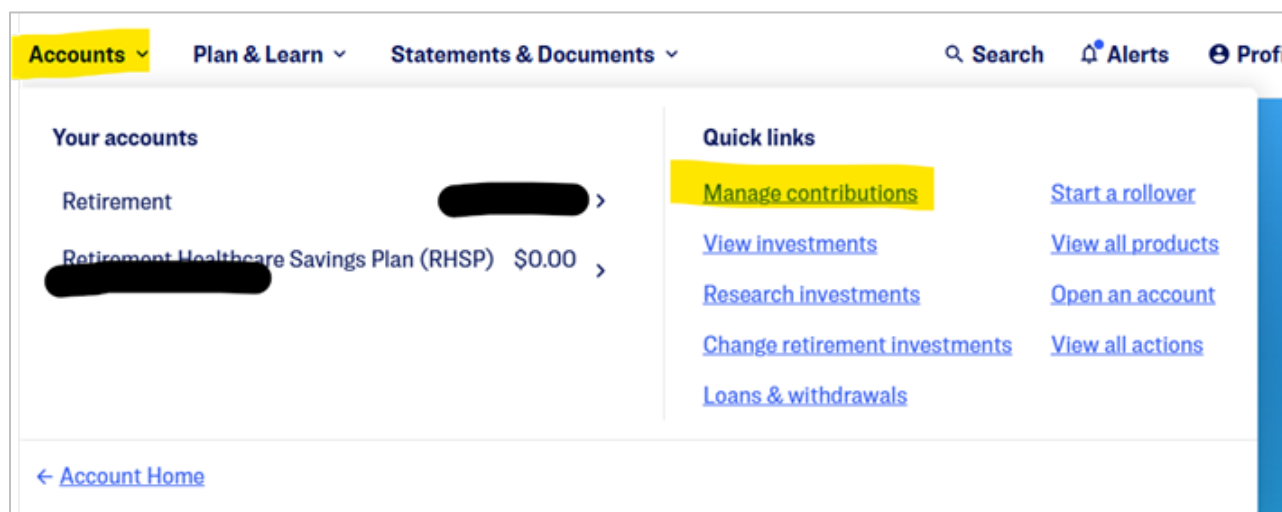


How to Turn Off Automatic Contribution Increases in Your Ithaca College 403(b) Retirement Plan

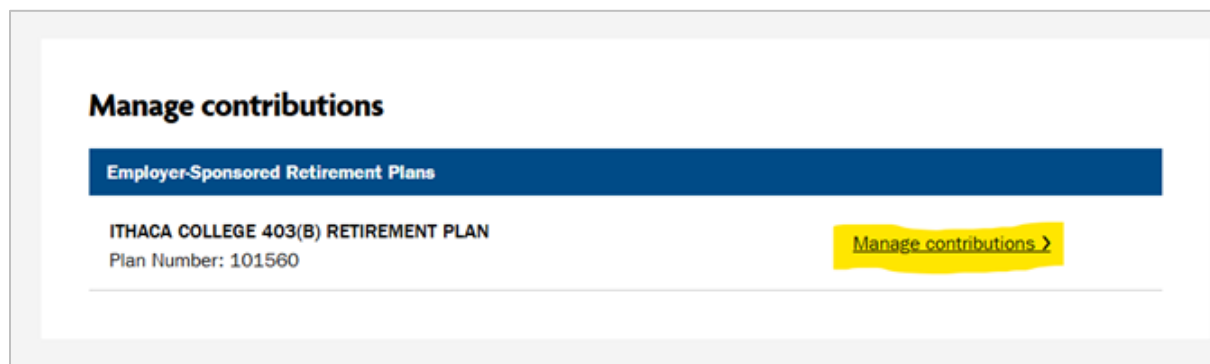
This guide provides step-by-step instructions for opting out of the automatic contribution increases in your Ithaca College 403(b) Retirement Plan. As part of the College's retirement savings program, contributions for automatically enrolled participants increase by 1% annually each August 1 until reaching 15%. This document will help you manage these automatic increases according to your personal financial needs and preferences.

If you would like to stop the automatic increase, simply log into your account at **tiaa.org** and set your contribution percentage. The process of setting the contribution rate yourself will remove you from the automatic increase process. Steps are outlined below.

1. Once you log into your account at **tiaa.org**, select **Accounts**, then **Manage contributions**.



2. Click on **Manage contributions** again next to the Ithaca College 403(b) Retirement Plan.





3. Click on the yellow **Manage contributions** button and enter your desired contribution percentage.

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Contributions

Enter any contributions you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.

i Check out [Advice & Guidance](#) for useful resources and educational articles from retirement basics to living retirement.

i View your payroll calendar: [Payroll Calendar](#)

Summary

[Stop voluntary contributions](#) **MANAGE CONTRIBUTIONS**

YOUR CONTRIBUTIONS	22.00% per pay period
EMPLOYER CONTRIBUTIONS	8.00% per pay period

Your Elections by Plan(s)

When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

☒ First available paycheck

☐ Future date

[Payroll Calendar](#)

How much do you want to contribute to your plan?

☒ A percentage

AMOUNT PER PAY PERIOD:

22.00 %

 = \$878.69

Contribute between 3% and 80% to Pre-Tax and/or Roth to get your employer match. You can also make additional contributions. ✓



4. Agree to the Terms & Conditions, click **Submit** and you're done! Automatic increases have been stopped.

Before Making Changes: Important Considerations

Benefits of keeping automatic increases:

- Gradual increase in retirement savings without requiring additional action
- Potential for higher long-term retirement account growth
- Adjustment to saving more over time may be less noticeable than making a large increase at once

Considerations when opting out:

- Your contribution rate will remain static unless manually changed in the future
- You may need to actively monitor whether your savings rate aligns with your retirement goals
- Reaching your retirement savings targets may require more proactive management

Consider consulting with a financial advisor about how this decision fits into your overall retirement strategy before making changes. To schedule an appointment, call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

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