



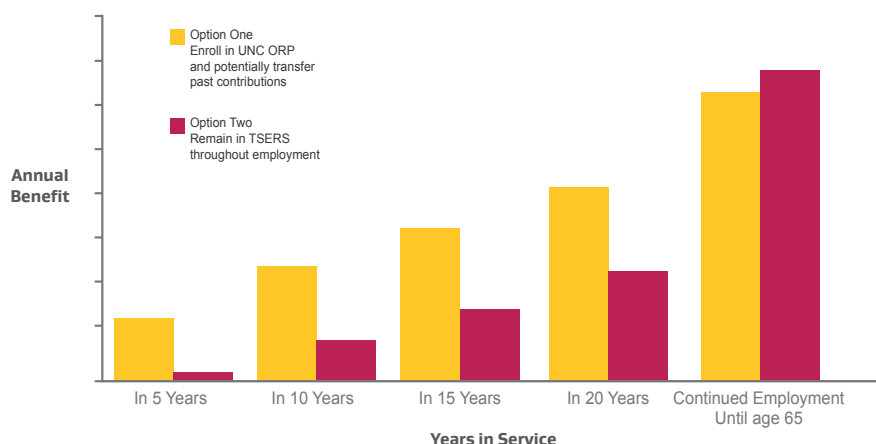
# The University of North Carolina Optional Retirement Program Comparison Tool

## Giving you a personalized picture of your retirement options

Since the 1970s, TIAA and UNC have been dedicated to providing financial solutions, support and advice for UNC employees. Now we're helping to make it easier to decide between the two retirement plan options being offered—ORP, a defined contribution plan and TSERS, a defined benefit plan—with an easy-to-use online tool.

### Get a side-by-side comparison of defined benefit and defined contribution plans

The University of North Carolina Optional Retirement Program Comparison Tool helps users understand the difference between plans with intuitive, mouse-over definitions. It then enables users to compare the plans and to help them estimate and compare possible future benefits using a hypothetical illustration.



Note: This tool is not intended to predict actual future returns, benefits nor progress toward a goal. The calculation performed is purely hypothetical for comparative purposes only. The graphic comparison output is based on user entered information and is in no way guaranteed by TIAA or the employer. Your results may vary from the graph above depending upon the information you enter in the comparison tool.

Simply enter information based on your real-life situation and assumptions

You can access the tool at [TIAA.org/uncplancompare](https://TIAA.org/uncplancompare).

On the *Tools* entry form, just type in:

- Your salary
- Your employment start date
- Your estimated retirement age
- Your estimated annual salary increase
- The estimated rate of return for the defined contribution (ORP) plan

### See your individual results instantly

Click the *Calculate* button and you'll get a personalized visual illustration, educational information, as well as links to get to the plan you would like to choose.

### Use the tool as many times as you like

You can try various assumptions and view various outcomes until you're comfortable with your choice. You can even print and compare your results and review them with your financial consultant.

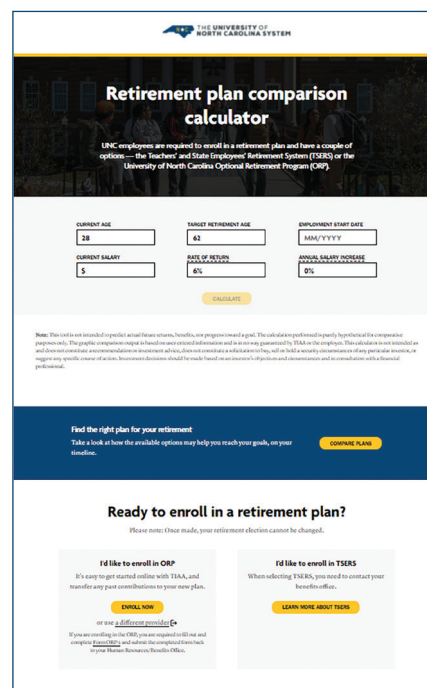
To access the tool, go to [TIAA.org/uncplancompare](https://TIAA.org/uncplancompare). (Note: The tool's results are not guaranteed and your actual results may vary, based on actual returns, length of employment and other factors.)

### Contact TIAA with questions

Call us at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET). For more details regarding TIAA and your UNC ORP options, please visit [TIAA.org/unc](https://TIAA.org/unc).

### Schedule an individual advice session

Call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET) for an advice session with your local financial consultant in person or over the phone. You may also sign up online at [TIAA.org/schedulenow](https://TIAA.org/schedulenow).



To view a brief, three-minute presentation on how to use the tool, go to:  
[TIAA.org/ncplancomparewebinar](https://TIAA.org/ncplancomparewebinar)



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