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.

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. (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.

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.

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