

# Graystone Consulting

from Morgan Stanley

## St. Norbert College

### 403(b) Plan Contact Information

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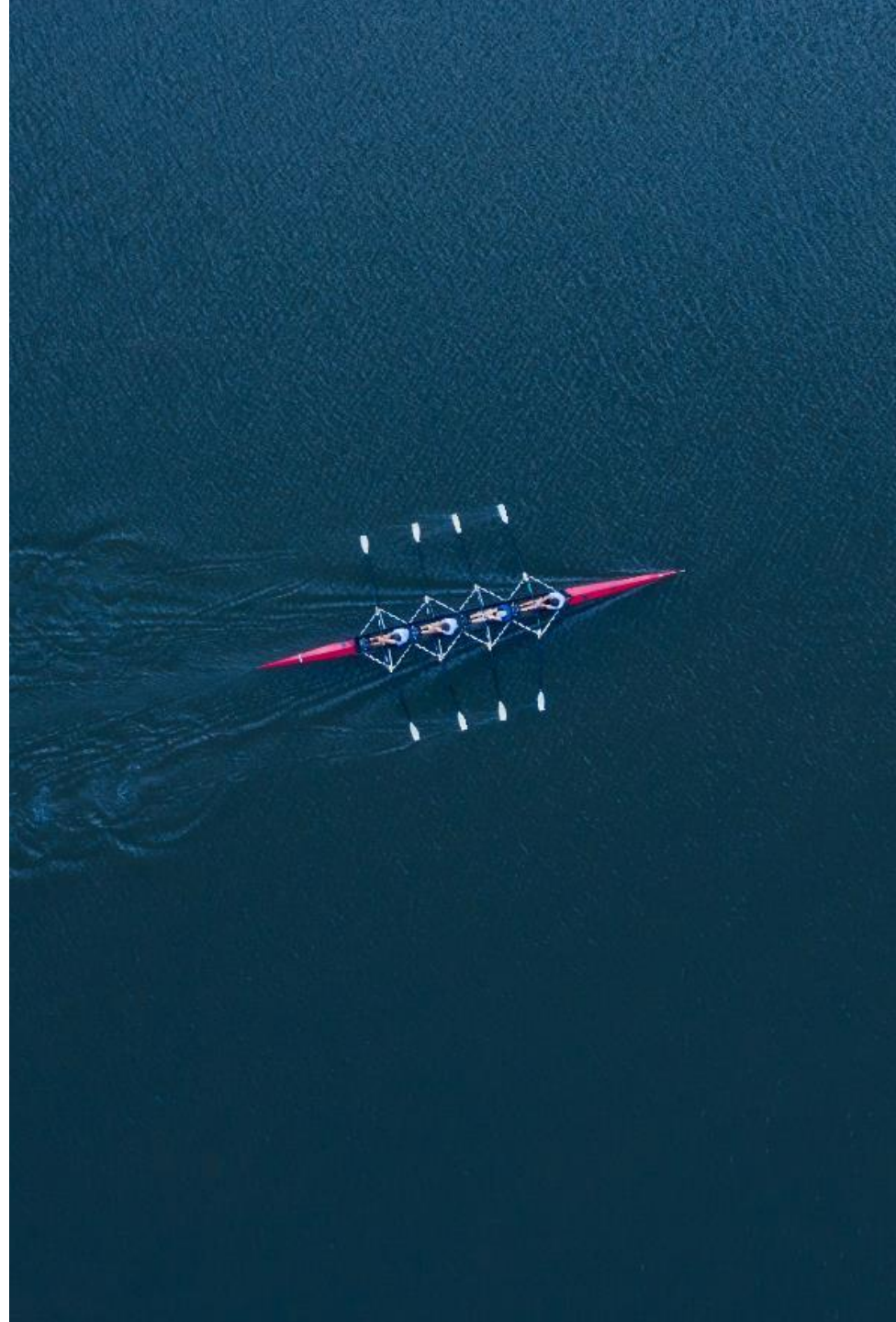
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\*Morgan Stanley Financial Advisor that assists Graystone Consulting with Participant Education

# Services Provided and Who to Contact

- Questions Regarding 403(b) Plan Basics **(Graystone Consulting)**
  - *How Much Should I Save in the SNC Retirement Plan?*
  - *Should I Save on a Pre-Tax or an After-Tax (Roth) Basis (Tax Diversification)?*
  - *How Should I Allocate My Retirement Savings?*
  - *Beneficiary Form Review*
- Comprehensive Goals-Based Financial Planning **(Graystone Consulting)**
  - *Retirement Income Planning Strategies / Lifeview® Financial Plan*
  - *Social Security Analysis*
- Consolidation of Prior Retirement Plan Balances with the SNC Plan **(Graystone Consulting)**
- Virtually and/or Phone for Participants & Spouses **(Graystone Consulting)**
- Annual Financial Wellness Event **(Graystone Consulting)**
- Loan and Distribution Requests **(TIAA Retirement)**
- Account Balance Inquiries / Website Access **(TIAA Retirement)**
- Investment Fund Changes **(TIAA Retirement)**

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# Plan Contact Information

## TIAA Retirement Plan Services Contact Information:

- Plan Website ([www.TIAA.org/snc](http://www.TIAA.org/snc))
- Call Center (1-800-842-2252)

## Graystone Consulting Contact Information:

- **Dedicated Toll-Free Line:** 1-833-825-5594
- **Address:**  
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- **Graystone Consulting Green Bay Website:** <https://graystone.morganstanley.com/graystone-consulting-green-bay>
- **Graystone Contacts:**



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**Investors should carefully consider the investment objectives and risks as well as charges and expenses of a mutual fund before investing. To obtain a prospectus, contact your Financial Advisor or visit the fund company's website. The prospectus contains this and other important information about the mutual fund. Read the prospectus carefully before investing.**

For index, indicator and survey definitions referenced in this report please visit the following:

<http://www.morganstanleyfa.com/public/projectfiles/id.pdf>

*An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

Asset allocation and diversification do not guarantee a profit or protect against a loss in a declining financial market.

**Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age and the availability of the particular option):**

- 1. Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:**
- 2. Leave the assets in the former employer's plan (if permitted)**
- 3. Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or**
- 4. Roll over the retirement savings into an IRA**

**Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or "RMDs," (7) the Tax Treatment of Employer Stock, and (8) the availability of plan loans (e.g., loans are not permitted from IRAs, and the availability from an employer's qualified retirement plan will depend on the terms of the plan.)**

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