



Quick Guide to Enrolling

in the UW TSA 403(b) Program

The UW Tax-Sheltered Annuity (TSA) 403(b) Program is a supplemental retirement savings program. Employees can set up an account with an approved provider(s) – Fidelity, T. Rowe Price, TIAA, Ameriprise/Riversource, Lincoln Financial – and invest a portion of their income for retirement on a pre-tax basis, an after-tax (Roth) basis, or a combination of both. Participation in the UW TSA Program is voluntary with employees making the entire contribution; there is no employer match.

How to Enroll

1. Choose a provider(s).
2. Account Set Up and Enrollment.

For Fidelity, T. Rowe Price, and/or TIAA, choose one of the following options:

- EZ Enrollment: fill out the form and turn it into your human resources office. You're done!
- Online: start by visiting the provider website and opening an account. Move to Step 3.
- Paper Application: fill out and follow the instructions provided on the form. Allow at least 14 days to pass in order for the provider to receive your form and set up your account. Move to Step 3.

For Ameriprise/Riversource and/or Lincoln Financial, contact a representative, who will assist you in filling out the necessary paperwork. Then move to Step 3.

3. Complete a Salary Reduction Agreement (SRA) form. With the SRA form you are instructing the UW to deduct money from your pay and send it to the TSA provider(s) you designated. Return or fax the SRA to your human resources office (addresses and fax numbers are on page 2 of the SRA).

Note: You must have an existing account with your provider BEFORE your first contribution is payroll deducted. If your provider does not have your account set up and they receive a contribution for you, they must send the money back!

It is your responsibility to verify that your SRA has been accurately processed by comparing it to your earnings statement. Contact your human resources office immediately if you find any discrepancy.

UW TSA Provider Contact & Charge Information

Provided below is basic information about the approved program providers. For more information, visit the [UW TSA 403\(b\) Program website](#) and provider websites.

Company Info	Surrender/Redemption Charge	Mortality/Risk Charge
Fidelity 800-343-0860 www.netbenefits.com/uofw	Low-cost institutional share classes available for many funds. Some funds have a short-term trading fee – a redemption charge on shares held less than a minimum period. See individual prospectus for details.	--
T. Rowe Price 800-922-9945 rps.troweprice.com/wisconsin	Low-cost institutional share classes available for many funds. Some funds have a short-term trading fee – a redemption charge on shares held less than a minimum period. See individual prospectus for details.	--
TIAA 800-842-2776 www.tiaa.org/uwsa	Low-cost institutional share classes available for many funds. Some funds have a short-term trading fee – a redemption charge on shares held less than a minimum period. See individual prospectus for details.	.005% (included in the expense ratio)
Ameriprise/Riversource 608-819-0500 www.ameriprise.com/UW403b	Contracts issued after 1-1-2008 have no surrender charge. RAVA contracts: 7% years 1-3, thereafter 0%.	RGA contract .95%
Lincoln Financial 608-231-2231 or 800-967-2046 www.lfg.com	Contracts issued after 01/01/2008 have no surrender charge. Old: 8% for 5 years; then 4% for 3 years; then 0% New: 6% years 1 through 3, declining 1% per year to 0% in year 9	1.002%

Note: There are no University or Annual fees.

About the UW TSA Providers

The UW TSA 403(b) Program has two mutual fund providers (Fidelity and T. Rowe Price), one that is both a mutual fund and an insurance provider (TIAA), and two insurance providers (Ameriprise/Riversource and Lincoln Financial).

Mutual Fund Providers

FIDELITY INVESTMENTS mission is to inspire better futures and deliver better outcomes for the customers and businesses they serve. With assets under administration of \$7 trillion, including managed assets of \$2.5 trillion, they focus on meeting the unique needs of a diverse set of customers: helping more than 28 million people invest their own life savings, 23,000 business manage employee benefit programs, as well as providing more than 13,000 financial advisory firms with investment and technology solutions to invest their own clients' money. Privately held for 70 year, Fidelity employs more than 40,000 associates who are focused on the long-term success of our customers. Fidelity offers over 180 mutual funds in the UW TSA Program – many of them low-cost institutions “K-class” shares, including the Fidelity Freedom Target Date funds.

T. ROWE PRICE, founded in 1937 and based in Baltimore, manages more than \$1 trillion in assets. T. Rowe Price offers over 80 T. Rowe Price funds in the UW TSA Program including a full lineup of target retirement date funds. T. Rowe Price experienced professionals maintain a disciplined, risk-aware investment approach with a focus on diversification, style consistency, and fundamental research. 100% of the T. Rowe Price Retirement Funds ranked in the first or second quartile of their Lipper peer group over the 3-, 5-, and 10-year time periods. T. Rowe Price offers investors a variety of sophisticated investment planning and guidance tools.

Mutual Fund & Insurance Provider

TIAA, the Teachers Insurance and Annuity Association, is an insurance company. TIAA is a Fortune 100 financial services organization that is among the leading retirement providers for people who work in the academic, research, medical and cultural fields. TIAA serves 5 million active and retired employees participating at more than 15,000 institutions and has over \$1 trillion in assets under management. TIAA offers UW TSA participants access to low-cost institutional share class mutual funds, the lowest cost tier of annuity products, and a full range of other financial services, including IRAs, mutual funds, and education savings plans.

Insurance Provider

AMERIPRISE/RIVERSOURCE LIFE INSURANCE COMPANY is wholly-owned by Ameriprise Financial, Inc., which owns, manages, and administers more than \$680 billion in assets. Ameriprise/RiverSource traces its heritage back over 120 years as a strong mid-western company based in Minneapolis. Ameriprise/RiverSource offers UW TSA participants a variable annuity product with more than 90 investment options from recognized and respected fund managers. Ameriprise has financial advisors located in every city in which UW has a campus.

LINCOLN NATIONAL LIFE INSURANCE COMPANY is the 4th largest provider of variable annuity products in the U.S. by sales and the 4th largest in total revenue. Lincoln offers a diversified selection of investment choices from virtually all major investment categories and asset classes, managed by some of the nation’s most recognized names in money management, including American Funds, BlackRock, Fidelity, JPMorgan, PIMCO and Vanguard. A total of 60 fixed and variable accounts, including a series of lifecycle funds, in one annuity wrapper are marketed to UW TSA participants by Lincoln Financial Advisors, a network of financial professionals who provide individual account assistance and access to a full suite of financial products and services.

Insurance Provider Ratings

The ratings below are meant to provide an indication of the financial strength of the provider and its ability to pay promised benefits. Financial strength is especially important to you if you own a fixed annuity, in which your principal and the guaranteed interest rate are backed by the provider. If your annuity has a guaranteed death benefit, that is also backed by the provider. Except as specified in your contract, variable annuities are not guaranteed by the provider. In a variable annuity you invest in sub-accounts – pooled investments similar to mutual funds – that rise and fall in value with the market.

Rating Service	A.M. Best & Co.	Fitch	Moody’s	Standard & Poor’s
TIAA	A++ (Superior)	AAA (Exceptionally Strong)	Aa1 (High Quality)	AA+ (Very Strong)
Ameriprise/Riversource	A+ (Superior)	AA- (Very Strong)	Aa3 (High Quality)	AA- (Very Strong)
Lincoln National Life	A+ (Superior)	A+ (Strong)	A1 (Upper Medium Grade)	AA- (Very Strong)

Life insurance ratings are current as of December 2018.

