

The University of Maine System  
Retirement Plan  
For Faculty and Professional Employees  
1998

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This booklet was produced by  
TIAA-CREF and the University of Maine System.

## Basic information

### Introduction

The University of Maine System Retirement Plan for Faculty and Professional Employees ("The Plan") is designed to help you accumulate the funds needed for a secure and comfortable future. The Plan offers you a variety of choices-during your working years as well as in retirement-so you can customize your savings to suit your financial objectives and personal situation.

Both you and the University System make contributions to the Plan, and you control how these combined premiums are invested. During your first five years in the Plan, all contributions are directed to TIAA-CREF, an organization focusing exclusively on pension systems for the education and research communities. You may choose among a number of funding vehicles offered by TIAA-CREF, which are described later in this booklet.

After you have been in the Plan for five years, you may direct up to 40% of your existing retirement accumulation and/or up to 40% of future joint contributions to one or more of the following investment companies:

Aetna Life Insurance Company

Fidelity Investments

T. Rowe Price

If you wish to use more than one of these options, you can divide your contributions among the carriers. You may also choose to continue to invest all of your contributions in TIAA-CREF Retirement Annuities.

Separate brochures are available from each of these companies describing their investment options.

Who may participate in the Plan?

Full-time regular faculty, administrators and professional staff are eligible to participate in the Retirement Plan as soon as employment begins. Part-time regular administrators and professional staff are eligible to participate in the Plan after they have worked at the University for the equivalent of five years of full-time, continuous service (for example, after ten years at half-time). They are referred to as Benefits Regular.

Part-time regular represented faculty are eligible to participate in the Plan after they have 5 years of continuous full-time equivalent service.

Faculty, administrators and professional staff in shared appointments and those who participate in the University's Partial/Phased Retirement Plan (PPRP) are also eligible for the Plan.

All eligible employees are required to begin participation when they reach age 30. If you are hired after the age of 60, you may choose to participate in the Retirement Plan. Contributions begin the first of the month following date of hire (if over age 30) or the first of the month following attainment of age 30.

How much is contributed to the Plan?

The University System contributes 10% of your base salary, and you contribute 4% of your base salary, to the Retirement Plan. The University System contributes 8% for faculty who also participate in the Civil Service Retirement System.

If you take a leave of absence without pay, the University System's contributions will be suspended during this time; however, you may continue to make after-tax premium payments on your own. Upon return from a leave of absence, you are automatically reinstated in the Retirement Plan.

If your leave of absence without pay is for educational purposes, the University System will continue contributions if you choose to continue your own after-tax contributions during the leave period.

Are my contributions tax-deferred?

You may make your contributions on a salary reduction (tax-deferred) basis or a salary deduction (after-tax) basis. Salary reduction contributions are taken out of your pay before federal taxes are imposed, which reduces your current taxes. Contributions made by salary deduction will be taxed as income in the year in which they are made and not when they are received as benefits. All contributions are subject to the limits imposed by the Internal Revenue Code.

To contribute by salary reduction, you must enter into a salary reduction agreement which can be changed up to four times each calendar year. All tax-deferred contributions must be included on the same salary reduction agreement.

When am I vested?

Both your own and the University System's contributions to the Plan are fully and immediately vested. This means that your right to retirement benefits cannot be revoked, even if you leave the University of Maine System before retirement.

## Accumulating Benefits The First Five Years

What are the choices offered by TIAA and CREF?

During your first five years of participation in the Plan, your contributions must be allocated among TIAA's Traditional Annuity, TIAA Real Estate and CREF's variable annuity accounts. You decide how to allocate your contributions (including those made for you by the University) among ten alternatives. Where you place your money will affect the size of your accumulations and, in turn, the amount of retirement income you receive.

TIAA and CREF are actually two different companies, each offering different types of annuities. TIAA is an insurance company offering a traditional annuity and a separate real estate variable annuity. CREF is an open-end, diversified investment company offering variable annuities.

TIAA

### TIAA Traditional Annuity

TIAA provides maximum safety and security. The TIAA Traditional Annuity guarantees principal as well as a specified interest rate, and provides the opportunity for additional growth through dividends. To achieve its guarantees, TIAA invests in a broadly diversified group of direct loans to business and industry, publicly traded bonds, mortgages and commercial real estate.

The total interest credited to TIAA annuities, which includes the guaranteed rate plus dividends, is declared in advance for a designated period of time. Since dividends can change from year to year, the total rate can vary as well, although the changes tend to be gradual.

### TIAA Real Estate Account

The TIAA Real Estate Account seeks a favorable long-term rate of return through rental income and capital appreciation from a diversified portfolio of commercial real estate. The account's target is to invest 70% to 80% of its assets in income-producing properties (including office and industrial buildings, retail centers, and multifamily residential complexes), most directly owned properties in the U.S. Between 20% and 30% of the portfolio is targeted to be invested in liquid assets like money market instruments, for maintaining existing properties, providing capital for new investments, and other purposes. Real estate investing has specific risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability. Unlike the TIAA Traditional Annuity, the TIAA Real Estate Account does not guarantee your principal or a rate of return.

CREF

CREF offers variable annuities, which do not guarantee principal or earnings. As with any variable annuity, CREF returns may fluctuate. Instead, CREF gives you the opportunity to participate directly in financial market experience—the value of your accumulation in a CREF account rises and falls with the returns on the investments in the account's portfolio. Premiums to a CREF account purchase Accumulation Units (shares of participation), which change daily in value to reflect the investment performance of the account's portfolio. CREF offers eight investment choices: Equities Accounts

The CREF Stock Account is the largest singly managed equity account in the country, based on assets under management. Its returns tend to be close to those of the stock markets in which it is invested. Currently, about two-thirds of the portfolio is indexed, and the remaining third is actively managed to identify companies with above-average investment potential. About half of the actively managed portion is invested in non-U.S. stocks. Like prices in the stock market, the value of the account will fluctuate. However, its broad diversification among thousands of different stocks helps temper risk from adverse developments in any one sector of the market.

The CREF Global Equities Account is an actively managed account that usually invests at least 40% of its assets in foreign securities and at least 25% in domestic securities, with the balance distributed between foreign and domestic. This may vary with market conditions. Because foreign market cycles can run counter to domestic ones, global holdings can help reduce volatility. A large percentage of investments are in countries with well-established markets, like Japan, the United Kingdom, and Germany. Developing nations are also considered on the basis of their potential. Foreign stock markets are subject to additional risks from changing currency values, interest rates, government regulations, and political and economic conditions.

The CREF Equity Index Account encompasses almost the entire range of domestic stock investments, large and small companies alike. Using as its benchmark the Russell 3000(r), a broadly based index of U.S. common stocks, the account invests in a sample of stocks selected to track the index's returns. The account may not always have the same return as the index, but it is expected to be very close. Index accounts are attractive to those who believe that investing in a very diversified portfolio of domestic stocks is the best and most economical way to achieve long-term growth.

The CREF Growth Account is an actively managed account that seeks favorable long-term returns from a portfolio of stocks we believe are poised for superior growth in light of economic and market conditions. The portfolio will therefore contain stocks issued by companies of all sizes, including firms in emerging areas of the economy and companies with distinctive products or promising market conditions. The account may also invest in foreign stocks.

#### Balanced Account

The CREF Social Choice Account is a balanced fund, diversified among stock, bond, and money market investments. The account has a special focus, seeking investment returns that reflect the performance of the financial markets overall, while giving special consideration to certain social criteria screens. Currently, the account does not invest in companies that fail to adhere to sound environmental policies and practices; certain companies with operations in Northern Ireland;\* and companies that have significant involvement in weapons manufacturing, produce and market alcoholic beverages or tobacco products, or produce nuclear energy. Because of these investment limitations, the performance of the Social Choice Account may not exactly parallel that of the broader U.S. markets.

\* This includes companies that have not (1) adopted the MacBride Principles, a code of fair employment practices for U.S. firms operating in Northern Ireland concerned with preventing religious discrimination in employment, or (2) conducted business consistent with such principles and in compliance with the Fair Employment (Northern Ireland) Act of 1989.

## Fixed Income Accounts

The CREF Money Market Account invests in short-term debt instruments, like commercial paper, to keep pace with inflation. While yields will fluctuate in response to market conditions, the possibility of losing principal is very low. The CREF Money Market Account is neither insured nor guaranteed by the U.S. government.

The CREF Bond Market Account holds primarily high- and medium-quality fixed-income securities-bonds of many different companies or government agencies-all with varying maturities. The bonds are often actively bought and sold rather than held to maturity. The value of the portfolio is sensitive to interest rate changes: total return will tend to be relatively stable when interest rates are stable. Generally, the portfolio value will likely increase when interest rates fall, and decrease when interest rates rise.

The CREF Inflation-Linked Bond Account seeks a long-term rate of return that will outpace inflation. Its portfolio focuses on U.S. Treasury Inflation-Indexed Securities and similar bonds whose principal or interest is adjusted to track the inflation rate. The portfolio also includes money market securities. The account may be valuable for investors seeking to protect accumulations and retirement income from high inflation, as well as those seeking another way to diversify. Because the account is "market-valued," and its investments may be bought and sold regularly, its performance will not always track the inflation rate as directly as an individual inflation-indexed security held to maturity.

## Allocating Premiums and Transferring Accumulations

You can allocate all Plan premiums to the TIAA Traditional Annuity, the TIAA Real Estate Account, or to any of the eight CREF accounts-or you can divide contributions among these ten alternatives in any whole-number percentage. You enter the percentage of premiums to be directed to each alternative on your TIAA-CREF application when you begin participation. You may change your allocation of future premiums at any time.

You may also transfer accumulations among the eight CREF accounts and the TIAA Real Estate Account, or from any CREF account or the TIAA Real Estate Account to the TIAA Traditional Annuity. You may make transfers whenever you wish, provided at least \$1,000 or the entire accumulation is transferred from each CREF account or the TIAA Real Estate Account. Additional transfers out of the TIAA Real Estate Account are limited to once per month.

To change allocations or transfer accumulations by phone, simply call TIAA-CREF's Automated Telephone Service at 1 800 842-2252. On a touch-tone phone, you can perform these transactions more quickly by using the Personal Identification Number given to you by TIAA-CREF. If you call after hours, you can leave instructions on tape, which will become effective as of the close of the New York Stock Exchange on the following business day.

And with the TIAA Transfer Payout Annuity, you can transfer funds from TIAA to the CREF accounts or the TIAA Real Estate Account over a ten-year period in substantially equal annual installments. Once a Transfer Payout Annuity contract has been issued, it can neither be revoked nor the amount changed.

Each of the ten payments consists of principal and guaranteed interest plus dividends. Although you can use the Transfer Payout Annuity for part of your

accumulation and leave the rest in TIAA, the minimum transfer is \$10,000 (or the entire accumulation if greater than \$2,000).

You can access TIAA-CREF information on-line by visiting our website at [www.tiaa-cref.org](http://www.tiaa-cref.org). Our website includes descriptions of our products and services; daily unit values for the CREF accounts; interest rates for TIAA Traditional; and answers to frequently asked questions. Also, you can download our interactive enrollment software designed to help you analyze your retirement needs and plan for your future.

By using Inter/ACT, you can also make inquiries about your account and make a variety of transactions through your PC.

TIAA Interest Rates and

CREF Account Information

For the most recent daily CREF and TIAA Real Estate Account Accumulation Unit values, please call 1 800 842-2252. The annual TIAA interest rates are also provided.

In considering TIAA rates and CREF results, you should note that operating expenses have already been deducted before interest rates or investment earnings are announced. Although these deductions are subject to change, it is expected that they will average less than 4/10 of 1% of annuity assets each year for CREF and about 1/4 of 1% for TIAA. No sales charge ("load") or commission is deducted from premiums to Retirement Annuities or Supplemental Retirement Annuities.

How do I monitor the value of my accumulations?

Four times a year, you will receive Quarterly Reports, which provide performance information for the past three months and show the value of your accumulations. You will also receive an annual Annuity Benefits Report providing year-end accumulation values and other information. On a day-to-day basis, you can obtain your current accumulation Internet.

Cash Withdrawal and Transfer Policies

After five years of participation in the Retirement Plan, you may transfer up to 40% of your current accumulations plus 40% of future contributions and earnings to one or more of these companies:

Aetna Life Insurance Company

Fidelity Investments

T. Rowe Price

You may also choose to continue investing all contributions in TIAA-CREF Retirement Annuities.

To determine how much you can transfer, call TIAA-CREF at 1 800 842-2776. A representative will mail you a calculation several days after you call. CREF and TIAA Real Estate Account accumulations can be transferred in a lump sum, while TIAA transfers are made in substantially equal sums over a ten-year period.

If and when you request your first transfer to one of the other approved carriers, TIAA-CREF will begin to keep track of the total amount that can be moved. You can change allocations or transfer accumulations among the carriers up to four times per calendar year. However, you can transfer accumulations among funds within a fund sponsor as often as that company permits (subject to any applicable IRS regulations).

May I receive a portion of my accumulation in a lump sum when I retire?

When you fully retire from the University System, you can receive up to 40% of your total TIAA and CREF accumulations less any percentage of your accumulations you may have transferred to one of the other approved carriers. You are considered fully retired if you meet all of these criteria: you leave University employment, you are at least 55 years old, and your age plus years of University service totals at least 65.

Distributions from CREF and the TIAA Real Estate Account can be made in a lump sum, while the TIAA Traditional Annuity payments are made over a ten-year period in the same manner as described for the Transfer Payout Annuity on page 7. If your CREF accumulation represents at least 40% of your combined TIAA and CREF accumulations, you may take the full 40% from your CREF and/or TIAA Real Estate Account accumulation, rather than taking a TIAA Traditional Annuity distribution over a ten-year period.

If you have any accumulations with one of the other approved companies, you can receive all of those accumulations in a lump sum. If you have transferred the full 40% available to one of these companies, you cannot take another 40% from your TIAA-CREF accumulations.

#### Receiving Benefits

**IMPORTANT NOTE FOR MARRIED PARTICIPANTS:** Federal legislation (ERISA) requires that at least 50% of all benefits resulting from participation in a private institution's plan must be paid to a spouse unless there is a qualifying waiver. Because the University of Maine System is a public institution, benefits received through this Plan are not subject to ERISA. However, benefits resulting from your participation in a previous institution's plan may be subject to the legislation.

#### Death Benefit on Accumulations

If you die before beginning to receive income from the Plan, the full current value of your TIAA-CREF accumulation is payable as a death benefit to the beneficiary(ies) you name. The payment may be in any of the following forms:

- \* a lifetime annuity, with a minimum number of payments guaranteed;
- \* a fixed-period payment of from two to thirty years (not to exceed life expectancy);
- \* a lump-sum settlement (A lump sum will automatically be paid if your beneficiary is an estate, corporation, or any entity other than a person.);
- \* other options.

The accumulation may be temporarily left on deposit with TIAA-CREF for payment in any of the above forms. However, unless the beneficiary is a spouse, lump-sum and fixed period distributions must be made within five years of the participant's death, and lifetime annuities must begin within one year.

You should review your beneficiary designation from time to time, and, if you wish to change it, send a "Designation of Beneficiary" form to TIAA-CREF. Where there is no designated beneficiary, your estate receives the entire accumulation. Federal tax law places certain limitations on where and how death benefits are received, which are explained to beneficiaries at the time of a benefit application.

If you have annuities with one of the other approved retirement investment companies, you should consult their brochures for an explanation of their death benefits.

What if I become disabled before I retire?

If you become disabled prior to retirement and are approved for long-term disability benefits, your participation in the University System's retirement program will continue. Contributions to your retirement annuities will be based upon 14% of the base salary you were earning on your date of disability (the last day you worked). The University System will contribute the full 14% while you are disabled, until you return to work or reach normal retirement age (65).

When may I begin receiving benefits?

You may begin receiving income from the Plan after you have retired or terminated employment with the University of Maine System.

Federal legislation has mandated a certain time frame for when you must begin to receive retirement income. For public institutions such as this one, you can delay income until you retire, regardless of your age at that time. In most cases, the later you begin to receive payments, the larger they will be.

However, once you do retire, you must begin all annuity income by April 1 of the year following your attainment of age 70½. (If you retire after that age, you must begin income right away.) Tax penalties for failing to draw the annuity income are substantial. Contact TIAA-CREF about the Minimum Distribution Option in which you are paid the minimum amount of income each year that the IRS requires, without converting your accumulation into a lifetime annuity.

What is the Incentive Retirement Plan?

The University System's Incentive Retirement Plan (IRP) is available to faculty (hired prior to 7/1/96) and professional employees who are enrolled in The University of Maine System Retirement Plan for Faculty and Professional Employees and who have ten years of continuous University System service immediately prior to retirement. Applicants must be at least 55 years old with 10 years of University service as of the proposed retirement date. Employees covered by the Federal Employee Retirement System are not eligible to participate in the IRP. Employees enrolled in the Civil Service Retirement System are eligible for the IRP.

If the retirement application has been approved, the University System will, upon retirement, make a lump-sum contribution directly to your basic TIAA or CREF account. The lump sum is 1.5% of your final base salary for each completed

year of continuous, regular professional service (to a maximum of 27 years). The incentive retirement contribution will not be transferred into an individual's TIAA-CREF account until the month during which retirement occurs.

Former classified employees who become professional are eligible for the Incentive Retirement Plan prior to completing 10 full years as a professional, provided the employee has at least 10 years of full-time University service. The lump-sum payment will be calculated at 1.5% times years of completed professional service times retiring annual base salary.

Faculty and professional employees eligible to take normal retirement under the Maine State Retirement System are eligible for the IRP on the same basis as other faculty and professional employees.

The lump-sum payment is calculated as of the effective date of retirement which is subject to University System approval. Applications by faculty with teaching responsibilities to enter the plan during the course of a semester will not normally be permitted.

The lump-sum may be tax-sheltered up to the maximum allowable under IRS provisions. Any remaining amount will be deposited in the employee's basic retirement account in the next January following the date of retirement, up to the maximum possible under IRS regulations. If any of the lump sum remains to be paid after this second payment, the employee may elect to receive that amount as taxable income with interest credited from the date of retirement. If the employee does not elect to receive this amount as income, it will be deposited in the employee's basic retirement account in the following January, in accordance with IRS rules.

Application for the IRP should be initiated by contacting your campus Benefits Office as early as possible and not later than ninety days in advance of the proposed retirement date. Each campus President has final authority over retirement requests.

What is the Partial/Phased Retirement Program?

The University System has established a Partial/Phased Retirement Program (PPRP). All participants in the University of Maine System Retirement Plan for Faculty and Professional Employees are eligible to apply if, as of the proposed effective date of PPRP, either of the following conditions applies:

1. You are at least age 55 and have at least ten continuous years of full-time regular University of Maine System service; or
2. Your age in years plus length of continuous, full-time, regular University of Maine System service in years totals

73 or more.

An employee participating in PPRP reduces to less than full-time prior to fully retiring. The employee participating in PPRP may set a date for full retirement or may propose to continue to be partially retired indefinitely. The PPRP application may also propose different workload levels over time (e.g., 1/2-time for two years, then 1/4-time for one year). An employee participating in PPRP may also be eligible for the Incentive Retirement Plan at the point of full retirement.

Detailed information on application and approval procedures and on employee benefits for individuals participating in PPRP may be obtained from your campus Benefits Office.

What are my annuity options?

Just before you retire, you will be asked to choose from among several different ways of receiving your retirement income. The specific choices you will have will vary depending upon the investment company or companies you have used. Brochures are available at your campus Benefits Office from each approved company. These brochures offer detailed explanations of the income options available.

Since all Plan participants have at least 60% of their retirement accumulation in TIAA-CREF, the brochure from that company is distributed with this Summary Plan Description.

Other Questions

May I continue on the University group health plan after I retire?

As a retiree from The University of Maine System, you may choose whether you wish to continue your group health coverage by paying the applicable premium. If you retire after ten or more years of service, once you reach age 65 the University System currently pays the premium in full and pays half the premium for your spouse. You may have health plan premiums deducted from your TIAA-CREF annuity checks. The application for this deduction is available from The University of Maine System Office of Human Resources or your campus Benefits Office.

May I make extra contributions to the Plan on a voluntary basis?

Yes. You may make additional contributions on a tax-deferred basis, over and above your required contribution. Extra contributions are not matched by the University System and are subject to your IRS limit for tax-deferred savings. This limit, called a Maximum Exclusion Allowance, is calculated annually for individuals in the Plan. It is sent to you by the System Office of Human Resources. The University currently offers voluntary Tax-Deferred Annuities through approximately 50 different vendors. A current list can be obtained through the campus Benefits Office.

May I use my Basic TIAA-CREF Retirement Accumulation to obtain a loan?

No. Since cash withdrawal from the Basic Retirement Annuity is not permitted while working and since only 40% is available at retirement, the basic accumulation is not available as collateral for loans. Loans are permitted from TIAA-CREF's voluntary Supplemental Retirement Annuity contracts. Contact TIAA-CREF at 1 800 842-2776 for more information on the SRA loan provision.

What if I leave the University of Maine System?

If you leave the University before you are eligible for retirement, your retirement annuities go with you, including the benefits purchased by your own contributions and those purchased by all University System

contributions. You may be eligible for the repurchase or cash options.

#### Repurchase

Your retirement accumulations with TIAA-CREF may be received in a single sum through "repurchase" if certain conditions are met. In the event you terminate employment with the University System and request that TIAA-CREF repurchase your Retirement Annuities, the University System will approve such repurchase if, at the time of the request, both of these conditions are met:

1. The total accumulation in all TIAA Retirement Annuities you own is not over \$2,000.
2. You do not have a TIAA Transfer Payout Annuity in effect.

Upon repurchase, the portion of your accumulation attributable to your contributions will be payable by TIAA-CREF to you in a lump sum. The portion attributable to the University's contributions will remain in your contract to be paid out as a lifetime annuity.

#### Cash Option

Employees who leave the University prior to retirement are eligible for the cash option if they are at least 55 years of age with at least 10 years of service or their age plus University of Maine System service totals at least 65. Eligible employees may withdraw as cash any funds which have been transferred to an alternate vendor, plus any funds in TIAA and CREF in excess of that needed to establish TIAA-CREF annuities from 60% of total accumulations.

How are my benefits taxed?

They are taxed according to how the contributions were made. Benefits resulting from after-tax (salary deduction) contributions are not subject to tax when benefits are received, because taxes have been paid up front. However, benefits resulting from employer and before-tax (salary reduction) contributions are subject to federal income tax as you receive benefits.

An additional 10% tax applies to lump-sum distributions received before age 59½, unless one of the following exceptions applies:

1. you separate from service and begin substantially equal periodic payments;
2. you separate from service at age 55  
or older;
3. you use the distribution for unreimbursed medical expenses which exceed 7½% of your adjusted gross income;
4. you die or become disabled;
5. you use the distribution as a payment to satisfy a Qualified

Domestic Relations Order.

If you're entitled to receive a distribution from your contract which is an eligible "rollover distribution," you may rollover all or a portion of it either directly or within 60 days after receipt into another retirement plan or into an IRA. An eligible rollover distribution, in general, is any cash distribution other than an annuity payment, a minimum distribution payment or a payment which is part of a fixed-period payment over ten or more years. The distribution will be subject to a 20% federal withholding tax unless it is rolled over directly into another retirement plan or into an IRA-this process is called a "direct" rollover.

If you have the distribution paid to you, then the plan must withhold 20% even if you intend to roll over the money into another retirement plan or into an IRA within 60 days. To avoid withholding, instruct the fund sponsor to directly roll over the money for you.

Toll-Free numbers AND for more information

TIAA-CREF

Telephone Counseling Center for general inquiries about TIAA-CREF

1 800 842-2776

Weekdays, 8:00 a.m. - 11:00 p.m.

1 800 842-2252 for the latest TIAA interest rate or for CREF account value updates and to change premium allocations or transfer accumulations

1 800 842-2733 (ext. 5509) to request copies of the CREF and TIAA Real Estate Account prospectuses or any other TIAA-CREF publication

[www.tiaa-cref.org](http://www.tiaa-cref.org)

Fidelity

1 800 343-0860

[www.fidelity.com](http://www.fidelity.com)

Aetna

1 800 525-4225

[www.aetna.com](http://www.aetna.com)

T. Rowe Price

1 800 638-5660

[www.troweprice.com](http://www.troweprice.com)

This booklet was specially prepared for University of Maine System faculty and staff. In cases where there is any ambiguity or inconsistency between the terms of the individual annuity contracts

or certificates and those of this booklet, the terms of the annuity contracts or certificates are final.

#### Equal Opportunity Statement

In complying with the letter and spirit of applicable laws and in pursuing its own goals of pluralism, the University of Maine System shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, national origin, citizenship status, age, disability or veterans status in employment, education, and all other areas of the University. The University provides reasonable accommodations to qualified individuals with disabilities upon request.

Questions and complaints about discrimination in any area of the University should be directed to the appropriate campus Equal Opportunity Director or to Sally Dobres, Equal Opportunity Director or to David Wilson, Director of Facilities, (207) 973-3335 (voice). Both may also be reached at 107 Maine Avenue, Bangor, Maine 04401 or at (207) 973-3300 (TDD). Inquiries about discrimination may also be referred to the Maine Human Rights Commission, U.S. Equal Employment Opportunity Commission, Office of Civil Rights of the U.S. Department of Education, or other appropriate federal or state agencies.

To request this publication in an alternate format, please contact the System Office of Human Resources at 973-3200 (voice) or 973-3300 (TDD).

Teachers Insurance and Annuity Association College Retirement Equities Fund  
Ensuring the future for those who shape it. SM A8792 (3/98)