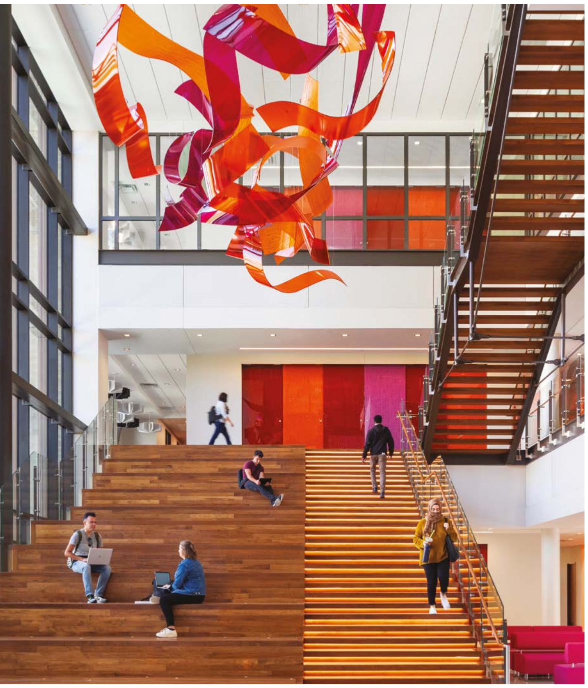
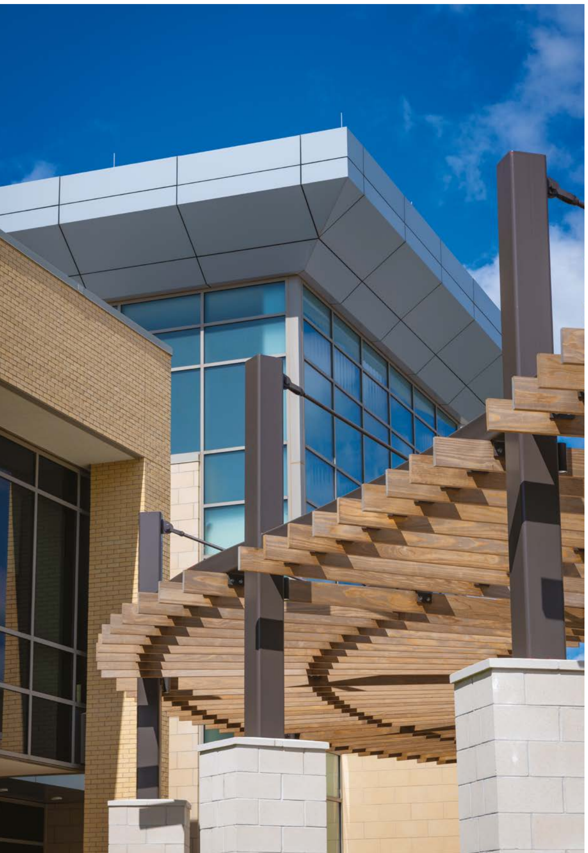
TIAA

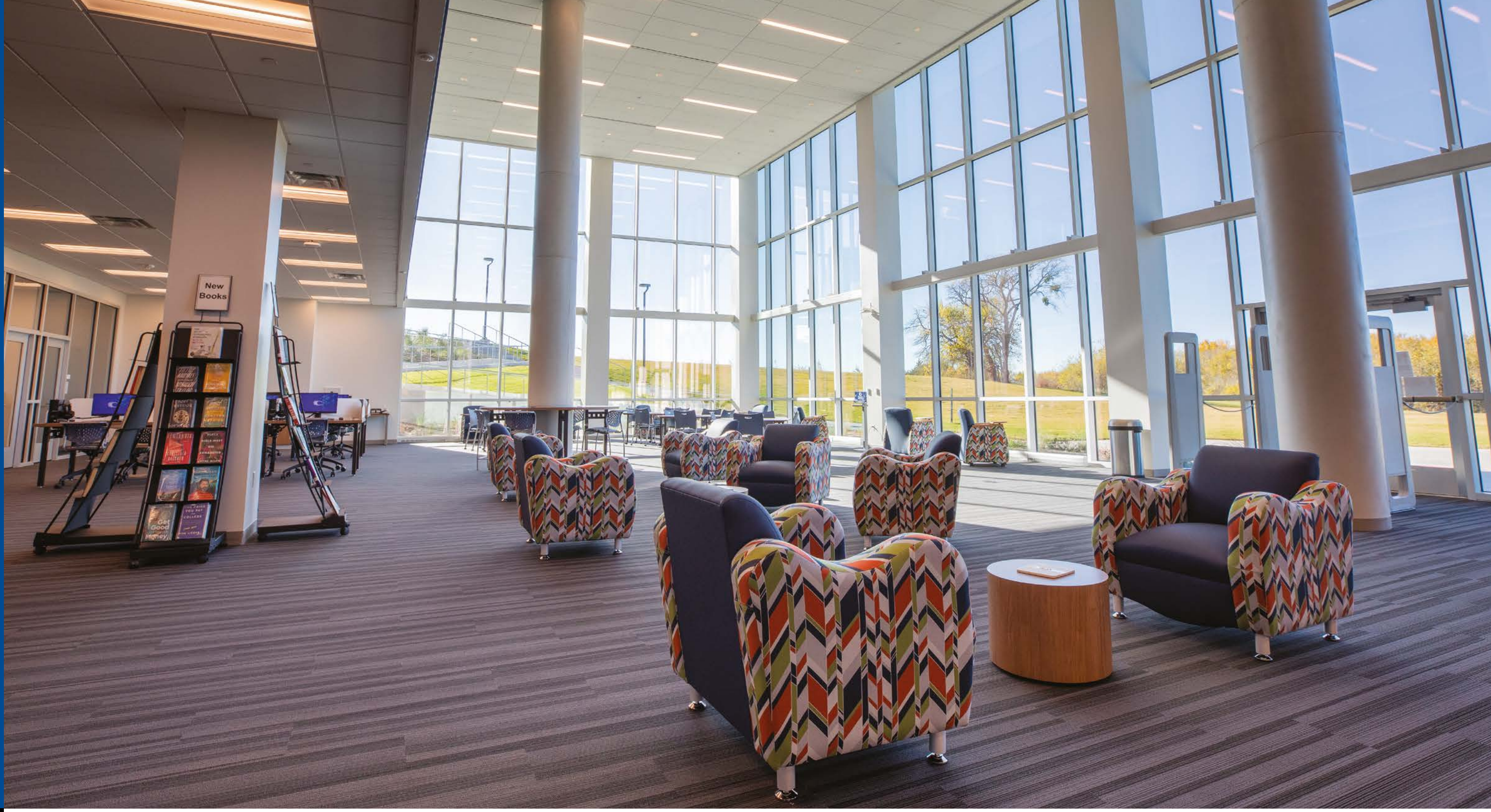
COLLIN COLLEGE





Your future is our focus.

Announcing exciting changes to the Collin Invests Enhanced Retirement Savings Plan



Contents

New features to help you plan and save for retirement

Collin College is making the updates described below to the retirement plan, offering investment options, services and tools that can help you plan for your retirement savings goals. These updates begin in November 2025.

A new service provider for the Collin Invests Enhanced Retirement Savings Plan. Collin College has selected TIAA to deliver comprehensive retirement services at a reasonable cost. As a result of this change, you'll be automatically enrolled in a new plan account with TIAA. All future contributions and eligible balances with Corebridge Financial will be transferred to TIAA.

New investment options. Collin College and PlanPILOT, Collin College's fiduciary retirement plan consultant, carefully selected a number of new investments, including some with lower costs.

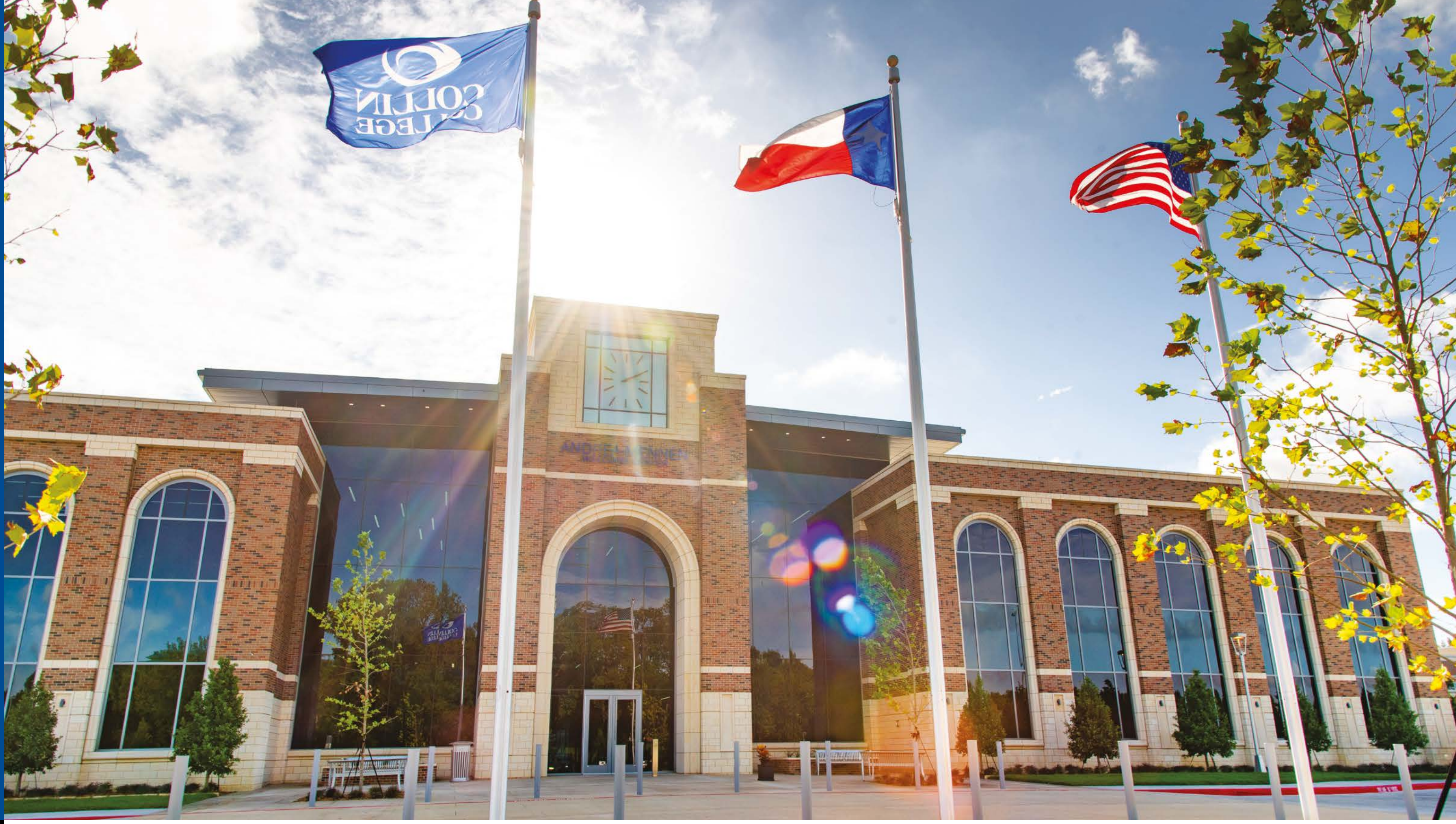
Collin College Target Date model portfolios. This new service automatically manages your investments and helps you stay on track with your retirement goals. As the plan's new default investment, a model portfolio will be selected for you if you haven't chosen another investment option. See the bottom of page 8 for more details.

Lower plan fees. Fees are being reduced to help manage the overall cost of participation in your retirement plan.

New Roth option. You can choose to make contributions with after-tax dollars. These contributions and any earnings will be tax free at withdrawal if certain conditions are met.

Retirement plan investment advice. You can receive advice on the investment options from a TIAA financial consultant. You can also choose to use Retirement Plan Portfolio Manager, TIAA's fee-based service that offers personalized investment advice and professional management of your account, similar to Corebridge Financial's Guided Portfolio Service.

continued



New features to help you plan and save for retirement continued

NO LONGER EMPLOYED BY COLLIN COLLEGE?

Although you're not actively contributing to the retirement plan, you have balances in one or more accounts. While you don't have to do anything right away, you should review this information to learn what the changes may mean to you.

Online features.

- **Online account management and salary deferrals.** You will continue to be able to manage your account and make changes to your contributions online. After Nov. 19, 2025, visit **tiaa.org/collin** and select *Log in*. You'll have the option to create an account if you don't already have one.
- **Self-directed automatic increases.** You'll be able to set up self-directed automatic increases for your contributions to help build your savings faster. You'll set the amount of the increase, the frequency and when to start and stop it.

Key dates for retirement plan updates

DATES	EVENTS
Nov. 5, 2025	Informational events begin. See page 16 for details.
Nov. 9 – 24, 2025	There will be a quiet period for your Corebridge Financial accounts during which you will not be able to make changes to your contribution rate or enroll in the plan. During this period, you can still access your account, request fund transfers, update your beneficiary or review investment performance.
Nov. 19, 2025	New investment lineup will be available. Enrollment in a new plan account with TIAA is expected to occur, and an enrollment confirmation will be sent. If you have a balance in the current default investment option, an age-based Vanguard Target Retirement Fund, you'll be enrolled in the Collin College Target Date model portfolios unless you elect a different option.
Nov. 21 through the week of Dec. 12, 2025	Blackout period for Corebridge Financial plan accounts is expected to occur. During this time, you won't be able to: • Modify your Corebridge Financial plan account • Obtain a distribution, loan or hardship withdrawal from your Corebridge Financial plan account Please note that online services continue to be available for your TIAA account.
Week of Nov. 24, 2025	Roth option will be available. New online features become available. Contribution elections can be made to your TIAA account. (Keep in mind that they must be made by Dec. 15, 2025, to be reflected in the December payroll.)
Nov. 28, 2025	New account with TIAA receives the first payroll contribution.
On or about Dec. 9, 2025	Plan balances are expected to be transferred from Corebridge Financial to TIAA.
Dec. 9 through the week of Dec. 22, 2025	Blackout period for your Corebridge Financial balances as they are transferred to your new TIAA plan accounts is expected to occur. At the end of the blackout period, you can access your new account with TIAA, including balances transferred from Corebridge Financial. Please note that during this period, you can still access your TIAA account, request fund transfers, update your beneficiary or review investment performance.
Beginning the week of Jan. 5, 2026	Retirement plan advice and education become available online and by phone through a one-on-one session. Onsite in-person sessions will also be available. See page 16 for details.

Important note: The date of the transfer/the end of the blackout period depends on the accurate, timely transfer of data and balances from Corebridge Financial to TIAA. If this doesn't occur, the end of the blackout period could be delayed.

Your investment lineup

The investment lineup provides the flexibility to choose options from TIAA and other investment providers that match your financial preferences and goals. For more detailed information on each option, visit **tiaa.org** and enter the ticker in the site's search feature.

Fund/Account	Ticker
AB Large Cap Growth Fund Advisor Class*	APGYX
Allspring Special Mid Cap Value Fund – Class Institutional*	WFMIX
American Funds EUPAC Fund Class R-6	RERGX
American Funds New Perspective Fund® Class R-6	RNPGX
Baird Aggregate Bond Fund Class Institutional*	BAGIX
Invesco Discovery Fund Class Y*	ODIYX
Macquarie Small Cap Value Fund Institutional Class*	DEVIX
Nuveen Core Impact Bond Fund Class R6*	TSBIX
Parnassus Core Equity Fund – Institutional Shares*	PRILX
PIMCO Income Fund Institutional Class	PIMIX
PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	PFORX
Principal MidCap Fund Class R6	PMAQX
Principal Real Estate Securities Fund Institutional Class*	PIREX
Putnam Large Cap Value Fund Class Y*	PEIYX
TIAA Traditional Annuity (guaranteed annuity)	N/A
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares*	VMRXX
Vanguard Emerging Markets Stock Index Fund Admiral Shares*	VEMAX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Institutional Index Fund Institutional Shares	VINIX
Vanguard Mid-Cap Index Fund Admiral Shares*	VIMAX
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX
Vanguard Total Bond Market Index Fund Admiral Shares*	VBTLX
Vanguard Total International Stock Index Fund Admiral Shares*	VTIAX
Vanguard Total Stock Market Index Fund Admiral Shares*	VTSAX

* Investment option only available in the core lineup

See Disclosures beginning on page 19 for important details on Investment, insurance and annuity products and Collin College Target Date model portfolios.

CONSIDER HOW YOU'LL INVEST

You can choose the Collin College Target Date model portfolios for a hands-off approach to investing or select from the new lineup beginning Nov. 19, 2025.

To make your own investment choices, log in to your retirement account at **tiaa.org/collin**. Select *Personalize* next to the name of the account you want to update.

WANT HELP WITH THE CHOICES?

A TIAA financial consultant is available to provide retirement advice and education and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

The new Collin College Target Date model portfolios

The Collin College Target Date models can help you plan and save for retirement by providing you with a professionally managed model portfolio. They're a convenient alternative to making your own choices from the retirement plan's investment lineup.

What's a model portfolio?

Each model includes a combination of investment options. The mix of investments offers a specific balance of financial risk and reward, and takes into account your current age and your projected retirement date. The investment allocation adjusts to become more conservative as you near and enter retirement.

Over time, the Collin College Target Date models automatically rebalance your account to help keep you on track with your retirement goals.

Benefits to you

- Simple to use
- Diversified mix of investments
- Professionally designed and managed model portfolios
- Automatically reduces investment risk as you near retirement
- Guaranteed annual returns from the TIAA Traditional allocation
- Considers any non-model annuity plan balances in the management of your model portfolio
- Option for monthly income payments for life once you retire

Is there a cost?

If you use the Collin College Target Date models, or if you don't select investment options and one becomes your default investment, you'll be charged $0.60 annually for each $1,000 in your account managed by the service. This fee will be deducted from your account each quarter and reflected on your quarterly statement. See page 12 of this guide to learn more about the plan's annual administrative fee.

continued

PERSONALIZE YOUR MODEL PORTFOLIO

You can help determine an appropriate model portfolio by providing additional information about your financial situation and preferences.

Log in to your TIAA account, choose your plan, and select *Personalize*. Select your retirement age and complete the brief questionnaire to get a model portfolio recommendation.

Once you review it, you can simply select and approve it. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

You can make changes any time after Nov. 19, 2025.

The new Collin College Target Date model portfolios continued

Collin College Target Date models

The Collin College Target Date models are a series of target date portfolios in 5-year increments that are automatically adjusted over time to become more conservative as retirement nears. The table below shows the mix of investment options available in the Collin College Target Date models according to target dates based on a retirement age of 65.

	Model portfolio	Retirement income	2010	2015	2020
	Birth years	Before 1943	1943 – 1947	1948 – 1952	1953 – 1957
Fund/Account	**Ticker**				
American Funds EUPAC Fund Class R-6	RERGX	8%	8%	9%	10%
American Funds New Perspective Fund® Class R-6	RNPGX	3%	3%	4%	4%
Eaton Vance Emerging Markets Local Income Fund Class I*	EEIIX	3%	3%	3%	2%
PIMCO High Yield Fund Institutional Class*	PHIYX	10%	10%	10%	9%
PIMCO Income Fund Institutional Class	PIMIX	0%	0%	0%	0%
PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	PFORX	8%	8%	8%	7%
PIMCO Total Return Fund Institutional Class*	PTTRX	0%	0%	0%	0%
TIAA Traditional Annuity (guaranteed annuity)	N/A	46%	46%	43%	41%
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX	0%	0%	0%	0%
Vanguard Institutional Index Fund Institutional Shares	VINIX	20%	20%	21%	25%
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX	2%	2%	2%	2%
Total		**100%**	**100%**	**100%**	**100%**

* Investment option only available in the Collin College Target Date model portfolios

2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
1958 – 1962	**1963 – 1967**	**1968 – 1972**	**1973 – 1977**	**1978 – 1982**	**1983 – 1987**	**1988 – 1992**	**1993 – 1997**	**1998 – 2002**	**2003 to present**
12%	14%	16%	19%	22%	23%	23%	23%	23%	23%
5%	5%	6%	8%	8%	9%	9%	9%	9%	9%
2%	2%	1%	1%	1%	0%	0%	0%	0%	0%
8%	7%	6%	4%	2%	2%	1%	1%	1%	1%
0%	0%	4%	5%	3%	2%	2%	2%	1%	1%
6%	5%	4%	3%	2%	1%	1%	1%	1%	1%
0%	0%	0%	0%	0%	2%	2%	2%	1%	1%
36%	30%	20%	9%	3%	0%	0%	0%	0%	0%
0%	0%	0%	0%	3%	2%	2%	2%	1%	1%
28%	34%	39%	46%	51%	54%	55%	55%	57%	57%
3%	3%	4%	5%	5%	5%	5%	5%	6%	6%
100%	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

New default investment

Collin College has selected the Collin College Target Date models as the default investment option for the plan. Each Collin College Target Date model provides a diversified retirement portfolio.

CAN I USE THE COLLIN COLLEGE TARGET DATE MODEL PORTFOLIOS AND ALSO SELECT OPTIONS FROM THE INVESTMENT LINEUP?

No. You need to choose either the Collin College Target Date models or your own investment strategy from the investment lineup.

See Disclosures beginning on page 19 for important details on Collin College Target Date model portfolios and Investment, insurance and annuity products.

Your transition experience

New account with TIAA

On or about Nov. 19, 2025, you'll be automatically enrolled in a TIAA plan account, and your current beneficiary designation(s) will be applied to that account. TIAA will send you an enrollment confirmation with additional information.

TAKE ACTION STARTING NOV. 19, 2025

- **Access your new account at TIAA.** Visit **tiaa.org/collin**, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.
- **Decide how to invest.** Choose investment options from the new investment lineup or select a one-step Collin College Target Date model portfolio. If you invest in the Vanguard Target Retirement Funds and wish to unsubscribe from the Collin College Target Date model portfolios, see Q&A 6 on page 17 for more details.
- **Check your beneficiary information.** It's important to keep your beneficiary information current. Review your choices and make changes if needed. **Please note:** If you have a signed spousal waiver on file, you'll need to request a new beneficiary form from TIAA and a new waiver after the new account is set up.
- **Attend an informational event.** Learn more about the retirement plan changes. See page 16 for a schedule.

Need help? A TIAA financial consultant is available to provide retirement investment advice and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

What happens if I do nothing?

- **If you invest in the Vanguard Target Retirement Funds,** future contributions and all plan balances will be directed to the Collin College Target Date model portfolio that aligns with an anticipated retirement age of 65 in a Retirement Choice Plus account with TIAA.
- **If you do not invest in the Vanguard Target Retirement Funds,** future contributions and existing balances will be directed to the same or similar investment options in a Retirement Choice account with TIAA, as shown in the transfer strategy table on pages 10 – 11.

If you currently receive retirement plan distributions, have loans, or have dollar contribution elections

If you currently receive income or distribution payments from Corebridge Financial, your new TIAA account will continue to offer the same options, and you'll receive additional communications if any actions are required.

If you currently have an outstanding loan with Corebridge Financial, you'll need to provide bank information to your new account to establish your loan payments, as this information won't transfer from Corebridge Financial. You'll receive additional instructions on how to provide your loan repayment information to TIAA.

If you have elected a dollar amount for your contribution, you will only be allowed to select a percentage for future elections. You will receive additional communications from TIAA about this change and the actions you need to take.

Blackout period

There will be a blackout period to facilitate the transfer of existing investment balances from Corebridge Financial to TIAA. During this time, you won't be able to change your investment choices, take or change loans, make withdrawals or transfer funds. The blackout period affecting Corebridge Financial accounts is expected to begin Nov. 21, 2025, at 3 p.m. CT, and is expected to end the week of Dec. 22, 2025. Any scheduled payroll contributions to the Collin Invests Enhanced Retirement Savings Plan will continue to be deducted from your paycheck during the blackout period. Please review the enclosed Blackout Notice for more information.

Please note: The date of the transfer/the end of the blackout period depends on the accurate, timely transfer of data and balances from Corebridge Financial to TIAA. If this doesn't occur, the end of the blackout period could be delayed.

How balances will transfer from Corebridge Financial to TIAA during the blackout period

How your balances will be transferred depends on your investments:

Vanguard Target Retirement Funds. All of your plan balances will first be transferred in kind to the same investment option on the TIAA platform. An in-kind transfer means your holdings will not be sold or repurchased; they will simply be transferred from Corebridge Financial to your new account with TIAA and will remain fully invested. Once the balance transfer is complete, balances will then be transferred to the Collin College Target Date model portfolio that aligns with your retirement age of 65 or the investments you selected.

All other investment options. Your plan balances with Corebridge Financial will be transferred to your new TIAA account and the investment options as shown on pages 10 – 11. Most investment options will remain the same and transfer in kind. An in-kind transfer means your holdings will not be sold or repurchased; they will simply be transferred from Corebridge Financial to your new account with TIAA and will remain fully invested.

Some investments will be replaced with new investment options. Collin College and PlanPILOT, Collin College's fiduciary retirement plan consultant, selected the replacement options after careful review to ensure the new choices align with the investment strategies of the plan and are comparable to the options offered at Corebridge Financial. Balances in these options will be applied to the replacement investment options as of 3 p.m. CT on the date the balances are received in accurate and complete order at TIAA. Your account will not be invested in the replacement options (or the investment(s) you selected) for at least one business day.

continued

Your transition experience continued

Transfer strategy table

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
Allspring Special Mid Cap Value Fund – Class Institutional	WFMIX	>	Same investment option	
American Funds EUPAC Fund Class R-6	RERGX	>	Same investment option	
American Funds New Perspective Fund® Class R-6	RNPGX	>	Same investment option	
Baird Aggregate Bond Fund Class Institutional	BAGIX	>	Same investment option	
BlackRock Mid-Cap Growth Equity Fund Institutional Class	CMGIX	>	Principal MidCap Fund Class R6	PMAQX
BlackRock Mid-Cap Growth Equity Portfolio Class K	BMGKX	>	Principal MidCap Fund Class R6	PMAQX
Corebridge Guaranteed Fund[1]	N/A	>	Vanguard Cash Reserves Federal Money Market Fund Admiral Shares	VMRXX
Fidelity® Emerging Markets Index Fund	FPADX	>	Vanguard Emerging Markets Stock Index Fund Admiral Shares	VEMAX
Janus Henderson Triton Fund Class N	JGMNX	>	Invesco Discovery Fund Class Y	ODIYX
Macquarie Small Cap Value Fund Institutional Class	DEVIX	>	Same investment option	
MFS Growth Fund Class R3	MFEHX	>	AB Large Cap Growth Fund Advisor Class	APGYX
Nuveen Core Impact Bond Fund Class R6	TSBIX	>	Same investment option	
Parnassus Core Equity Fund – Institutional Shares	PRILX	>	Same investment option	
PIMCO Income Fund Institutional Class	PIMIX	>	Same investment option	
PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	PFORX	>	Same investment option	
Principal Real Estate Securities Fund Institutional Class	PIREX	>	Same investment option	
Putnam Large Cap Value Fund Class Y	PEIYX	>	Same investment option	
Vanguard 500 Index Fund Admiral Shares	VFIAX	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares	VMRXX	>	Same investment option	
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX	>	Same investment option	
Vanguard Mid-Cap Index Fund Admiral Shares	VIMAX	>	Same investment option	
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX	>	Same investment option	
Vanguard Target Retirement 2020 Fund	VTWNX	>	Age-based Collin College Target Date model portfolio	N/A
Vanguard Target Retirement 2025 Fund	VTTVX			
Vanguard Target Retirement 2030 Fund	VTHRX			
Vanguard Target Retirement 2035 Fund	VTTHX			
Vanguard Target Retirement 2040 Fund	VFORX			
Vanguard Target Retirement 2045 Fund	VTIVX			
Vanguard Target Retirement 2050 Fund	VFIFX			
Vanguard Target Retirement 2055 Fund	VFFVX			
Vanguard Target Retirement 2060 Fund	VTTSX			
Vanguard Target Retirement 2065 Fund	VLXVX			
Vanguard Target Retirement Income Fund	VTINX			

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	>	Same investment option	
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	>	Same investment option	

Please note: If you have a balance in both the Vanguard Target Retirement Funds and balances in other investment options, all balances will be transferred to a Collin College Target Date model portfolio.

Collin College has instructed TIAA to transfer any account balances in any investment option not listed in the transfer strategy table to the Vanguard Cash Reserves Federal Money Market Fund Admiral Shares.

Corebridge Guaranteed Fund. Under the terms of the contract between Collin College and Corebridge Financial, your entire plan balance in the Corebridge Guaranteed Fund cannot be transferred to another service provider all at once. Rather, balances will be transferred in annual installments over five years, as illustrated in the table below. The first transfer will happen in December 2025. At that time, 20% of your original Corebridge Guaranteed Fund balance will be transferred to the replacement option. Depending on which scenario applies, the replacement options will be either the model portfolios, the option shown in the transfer strategy table that begins on the previous page or the investment you have chosen from the core investment lineup. Each year after that, additional portions of the remaining balance will be transferred near the anniversary date. These subsequent transfers will be directed to the allocation on file.

YEAR	PERCENTAGE OF BALANCE
2025	20% of original balance
2026	25% of remaining balance
2027	33% of remaining balance
2028	50% of remaining balance
2029	100% of remaining balance

Please note: You may be able to initiate an individual transfer of your remaining Corebridge Guaranteed Fund balance after the initial transfer of 20% is made in December 2025. Contact TIAA for more details.

Confirmations

Upon completion of the transfer, you will typically receive two confirmations: one from Corebridge Financial, showing the transfer of your balances out of your Corebridge Financial account, and a second from TIAA, showing the balances applied to your new TIAA account.

See Disclosures beginning on page 19 for important details on Investment, insurance and annuity products.

[1] Balances will transfer in annual installments over five years.

Overview of retirement plan fees

As you make decisions about your retirement account, be sure to consider any expenses associated with the plan's services and investment options. In some cases, you may be able to take advantage of lower fees that Collin College negotiates on your behalf.

Administrative services associated with your retirement plan

Your retirement plan charges an annual administrative fee to cover recordkeeping, legal, accounting, investment advisory, and other plan and participant services.

Effective Nov. 19, 2025, your plan will assess an annual plan servicing fee of 0.10% ($1 per $1,000 invested), which will be divided into quarterly payments and deducted from your account. If you are invested in any of the options that include revenue sharing, you will see a "Plan Servicing Credit" revenue-sharing transaction on your quarterly statement. The plan servicing credit will be applied to your account on the last business day of each quarter.

FEE TRANSPARENCY AND RESOURCES

While some expenses are paid by Collin College, others may be paid by you based on the services and investment options you choose. Here's where you can find more information:

Administrative fees. These appear on your account statements.

Investment fees. Enter an investment's ticker into the search feature at **tiaa.org** or request a prospectus or disclosure statement from TIAA.

Fees for other services. Review information on services covered in this guide or contact TIAA.

See Disclosures beginning on page 19 for important details on Fees and expenses.

A new Roth retirement plan option

You can make Roth contributions to the Collin Invests Enhanced Retirement Savings Plan beginning Nov. 19, 2025. What's the main difference between your current pretax and Roth after-tax contributions?

CURRENT PRETAX OPTION

Take advantage of tax-deferred benefits when you put the money in.

ROTH AFTER-TAX OPTION

Take advantage of tax-free benefits when you take the money out if certain conditions are met.

How a Roth contribution option works

You make Roth contributions after paying current income taxes on the money you contribute. You can withdraw the balance and any earnings tax free if certain conditions are met. To do so, however, you must generally be age 59 ½ or older and leave the money in your designated Roth option for at least five years.

No income restrictions

The new Roth option doesn't have income restrictions, so if your income is too high to qualify for a Roth IRA, you can still make contributions to the Collin Invests Enhanced Retirement Savings Plan Roth option.

Higher contribution limits

The contribution limit for Roth contributions in the plan is higher than for a Roth IRA. Your combined (pretax and Roth) contribution limit for 2025 depends on your age:

- Under age 50: $23,500
- Age 50 or older: $31,000

Pretax matching contributions

Employer matching contributions may be made to both your current pretax option through the retirement plan, and/or to the new Roth after-tax option. Please note that regardless of which option you choose, the employer matching contribution will be made pretax.

Is a Roth option right for you?

If you expect your tax rate during retirement to be:	You may want to consider:
Higher than your current rate	**Roth option.** Withdrawals of all contributions and earnings will be tax free at retirement if certain conditions are met.
Lower than your current rate	**Pretax option.** While this money is taxable at retirement, you may be in a lower tax bracket when you're no longer working.
Same as your current rate	**Roth and pretax options.** Having both can provide a hedge against the uncertainty of future tax rates.

IT'S EASY TO GET STARTED

Simply call **800-842-2252**, weekdays, 7 a.m. to 9 p.m. CT, or log in to your account at **tiaa.org/collin**. First time users click *Set up contributions*. You have the option to make pretax contributions, Roth after-tax contributions or a combination of both.

See Disclosures beginning on page 19 for important details on Roth retirement plan option and Investment, insurance and annuity products.

Retirement planning resources

Retirement plan investment advice

As a participant in the Collin Invests Enhanced Retirement Savings Plan, you have access to personalized advice on the plan's investment options from a TIAA financial consultant.

Whether you're just starting out or close to retirement, you can meet online, by phone or in person to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program *at no additional cost to you*.

Schedule a session by visiting **tiaa.org/schedulenow** or calling **800-732-8353**, weekdays, 7 a.m. to 7 p.m. CT.

Online tools

Visit **tiaa.org/tools** for convenient resources that can help you on the path to retirement. You supply the information, and the tools do the rest.

CREATE YOUR OWN RETIREMENT ACTION PLAN

Explore the **Retirement Advisor** tool to:

- Receive a custom retirement plan in five steps
- Receive savings and investment recommendations

DISCOVER YOUR RETIREMENT INCOME NEEDS

Use **Retirement Income Illustrator** to:

- Find out how much of your current income you'll need to replace to cover retirement expenses
- Explore your retirement income options
- See your estimated monthly retirement income and how to maximize it

See Disclosures beginning on page 19 for important details on Advice (legal, tax, investment) or education.

New Retirement Plan Portfolio Manager service

TIAA's Retirement Plan Portfolio Manager can help you take the guesswork out of retirement plan investing. This fee-based service provides a personalized savings and investment plan along with ongoing management of your Collin Invests Enhanced Retirement Savings Plan account. Your account will be reviewed quarterly and automatically adjusted to help keep it on track with your retirement goals.

WHAT ARE THE BENEFITS?

A personalized investment plan to help you pursue your retirement goals.

Investment professionals who help you manage your retirement savings.

A quarterly snapshot so you can monitor how your portfolio is doing.

How much does it cost?

If you enroll in this service, an annual fee of 0.30% will be deducted from your account each quarter. The fee is based on the average daily balance of your account during the quarter.

EXAMPLE OF COST USING AN AVERAGE DAILY ACCOUNT BALANCE OF $10,000

Annual fee: $10,000 x 0.003 = $30 **Quarterly fee:** $30 ÷ 4 = $7.50

To learn more, call **855-728-8422**, weekdays, 7 a.m. to 6 p.m. CT. If you prefer to enroll online, visit **tiaa.org/managemyretirement** for more information on how to get started.

See Disclosures beginning on page 19 for important details on Retirement Plan Portfolio Manager.

Informational events

Attend a one-hour session to learn about the updates to the plan.

IN-PERSON INFORMATION SESSION

DATE (2025)	TIME (CT)	LOCATION
Wednesday, Nov. 12	3 p.m. – 4 p.m.	Room 139, at CHEC

WEBINARS

DATE (2025)	TIME (CT)	LINK
Wednesday, Nov. 5	1 p.m. – 2 p.m.	**webinars.on24.com/client/collincollegetransition1**
Friday, Nov. 14	3 p.m. – 4 p.m.	**webinars.on24.com/client/collincollegetransition2**

ONSITE ONE-ON-ONE ADVICE SESSIONS

DATE (2026)	TIME (CT)	LOCATION
Week of Jan. 12	9 a.m. – 5 p.m.	Various campuses. Details coming soon.
Week of Jan. 26	9 a.m. – 5 p.m.	

Q&A

1. **What are the Collin College Target Date model portfolios?**

   The service has been designed specifically by Collin College's fiduciary retirement plan Consultant, PlanPILOT. Each model portfolio consists of a professionally selected and managed mix of investments that takes into account your anticipated retirement date.

2. **Why do participants consider the Collin College Target Date model portfolios?**

   The service provides a simplified approach to investing. It uses information about you, your risk tolerance and your financial goals to recommend a model portfolio. You can use the service instead of choosing your own investments from the retirement plan's investment options.

3. **Will my model be automatically rebalanced?**

   Yes. Each day, the Collin College Target Date model portfolios will automatically look at your balance and rebalance your model portfolio if one or more of the investment options used is more than 3 percentage points from the model's recommended target allocation. For example, if Fund A has a target allocation of 10%, a rebalance will occur when the current allocation to Fund A is less than 7% or greater than 13%. If you have an active account balance of less than $10,000, it will be excluded from rebalancing. Additionally, the investment allocation adjusts over time to become more conservative as you near and enter retirement. **Please note:** Rebalancing and age-based adjustments don't protect against loss or guarantee that an investor's goal will be met.

4. **What if my financial situation or goals change?**

   Log in to your account and update the online questionnaire to provide any new information. Your responses may prompt a new model portfolio recommendation. You may also unsubscribe from the service and choose your own investments from the retirement plan's investment options.

5. **How do I modify my Collin College Target Date model?**

   Log in to your account at **tiaa.org/collin** starting on or about Nov. 19, 2025, choose your plan, and select *Personalize*. Complete the brief questionnaire to initiate a model portfolio recommendation. Once you review it, you can simply select and approve it. All of your eligible plan assets and future contributions will be invested in the model portfolio you choose.

6. **How do I unsubscribe from the Collin College Target Date model portfolios?**

   You can log in to your account at **tiaa.org/collin** starting on or about Nov. 19, 2025, choose your plan, and select *Personalize*. Then, scroll down and select *Stop using* to choose your own investments. If you unsubscribe, please note:

   - Future contributions that would have been directed to a model portfolio (as well as balances that would have been managed by a model portfolio) will be transferred to your Retirement Choice (RC) account and the investments you select.
   - If you don't already have an RC account, one will be issued for this purpose, and you'll be sent an enrollment confirmation. Your current beneficiary designation(s) will be applied to your new account.

continued

- If you decide to unsubscribe and make your own investment elections during the week ending Dec. 9, 2025, it could take up to three days until your account settles to accurately display your desired intentions.
- If you have a balance in TIAA Traditional that you choose to transfer as a result of unsubscribing from the Collin College Target Date model portfolios, it will offer the current TIAA Traditional rate.
- TIAA Traditional in your RC account will have reduced liquidity options. Please contact a TIAA financial consultant for more information.

7. With the Collin College Target Date model portfolios, which assets are considered in the management of my retirement account?

To maintain the target asset mix, the Collin College Target Date model portfolios can take into consideration the model portfolio balances, any non-model annuities, and any lifetime annuity income you may have established using assets from the plan. This can provide a more complete picture for determining an appropriate asset allocation. While non-model annuities that are part of your plan can be considered in the asset allocation of your model portfolio, they are not actively managed by the service.

Beginning Nov. 19 2025, you can modify your Collin College Target Date model portfolio, including whether any non-model annuities are considered in your portfolio's asset allocation. To get started, log in to your account at **tiaa.org/collin**, choose your plan, and select *Personalize*.

8. What should I expect from a one-on-one investment advice session?

You can expect a thorough review of your retirement plan account and an action plan for moving forward. Advice sessions last approximately 45 minutes. Bring all your investment account statements, including any retirement investments outside of the retirement plan and your most recent Social Security statement, if available. A TIAA financial consultant will use this information to understand your current financial situation and develop an action plan. You may bring anyone you like to the session with you. See the back cover for scheduling information.

9. What happens to my current outstanding loan, systematic withdrawal, transfer payout annuity or required minimum distribution?

You'll receive separate communications if you need to take any action.

10. Does it make sense to consolidate retirement accounts?

You might find it easier to manage your retirement money by working with one provider. That said, transferring balances can sometimes trigger costs.

Before consolidating outside retirement balances, check with your employee benefits office to see if you can transfer those balances directly to your plan account at TIAA. For example, you may be able to leave money with a prior provider, roll over money to an IRA, or cash out all or part of the account value.

Consider the advantages and disadvantages of each option carefully, including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and your financial needs. You should seek the guidance of your financial professional and/or tax advisor before consolidating balances.

Disclosures

Advice (legal, tax, investment) or education

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

Collin College Target Date model portfolios

The TIAA RetirePlus Pro® models are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

The Plan Fiduciary and the Plan Advisor may determine that an underlying investment(s) is appropriate for a model portfolio, but not appropriate as a stand-alone investment for a participant who is not participating in the program. In such case, participants who elect to unsubscribe from the program while holding an underlying investment(s) in their model-based account that has been deemed inappropriate as a stand-alone investment option by the Plan Fiduciary and/or the Plan Advisor will be prohibited from allocating future contributions to that investment option(s).

Established Restrictions: Each plan participant may, but need not, propose restrictions for his or her model-based account, which will further customize such plan participant's own portfolio of underlying investments. The Plan Fiduciary is responsible for considering any restrictions proposed by a plan participant, and for determining (together with Plan Advisor(s)) whether the proposed restriction is "reasonable" in each case.

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

No guarantee—Investments based on the model are not deposits of, or obligations of, or guaranteed or endorsed by TIAA, the Investment Advisor, the Plan or their affiliates, and are not insured by the Federal Deposit Insurance Corporation, or any other agency. An investment based on the model is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that investments based on the model will provide adequate income at and through your retirement. Investors should not allocate their retirement savings based on the model unless they can readily bear the consequences of such loss.

TIAA RetirePlus Pro is administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. TIAA-CREF Individual & Institutional Services LLC, Member FINRA, distributes securities products. If offered under your plan, TIAA and CREF annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY, respectively. Each is solely responsible for its own financial condition and contractual obligations. Transactions in the underlying investments invested in based on the model on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, Member FINRA.

TIAA RetirePlus Pro® is a registered trademark of Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017.

continued

Disclosures continued

Distributions and withdrawals

Subject to plan terms, employer contributions invested in custodial accounts (mutual funds) and elective deferrals (including designated Roth contributions) may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59 ½ or experiences a hardship. Employer contributions invested in annuity contracts may generally be distributed upon severance of employment or upon occurrence of a stated event in the plan.

Fees and expenses

Plan servicing fees can be deducted from investment options in Retirement Choice and Retirement Choice Plus contracts. However, plan servicing fees cannot be deducted from annuities in Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts.

“Revenue sharing” describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value and all CREF Annuity accounts do not have an explicit revenue share. Rather, they have a “plan services offset” that is applied to your plan’s administrative and recordkeeping costs.

Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **tiaa.org** and enter the ticker in the site’s search feature for details.

Some investment options may have redemption and other fees. **See the fund’s prospectus for details.**

You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of its shares at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund’s sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the “declaration year,” which begins each March 1 for accumulating TIAA Traditional annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals and offer a variety of income options, including lifetime income.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at **877-518-9161**.

Retirement Plan Portfolio Manager

The Retirement Plan Portfolio Manager Program (Program) is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool’s advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account’s value over short or even extended periods of time.

Roth retirement plan option

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

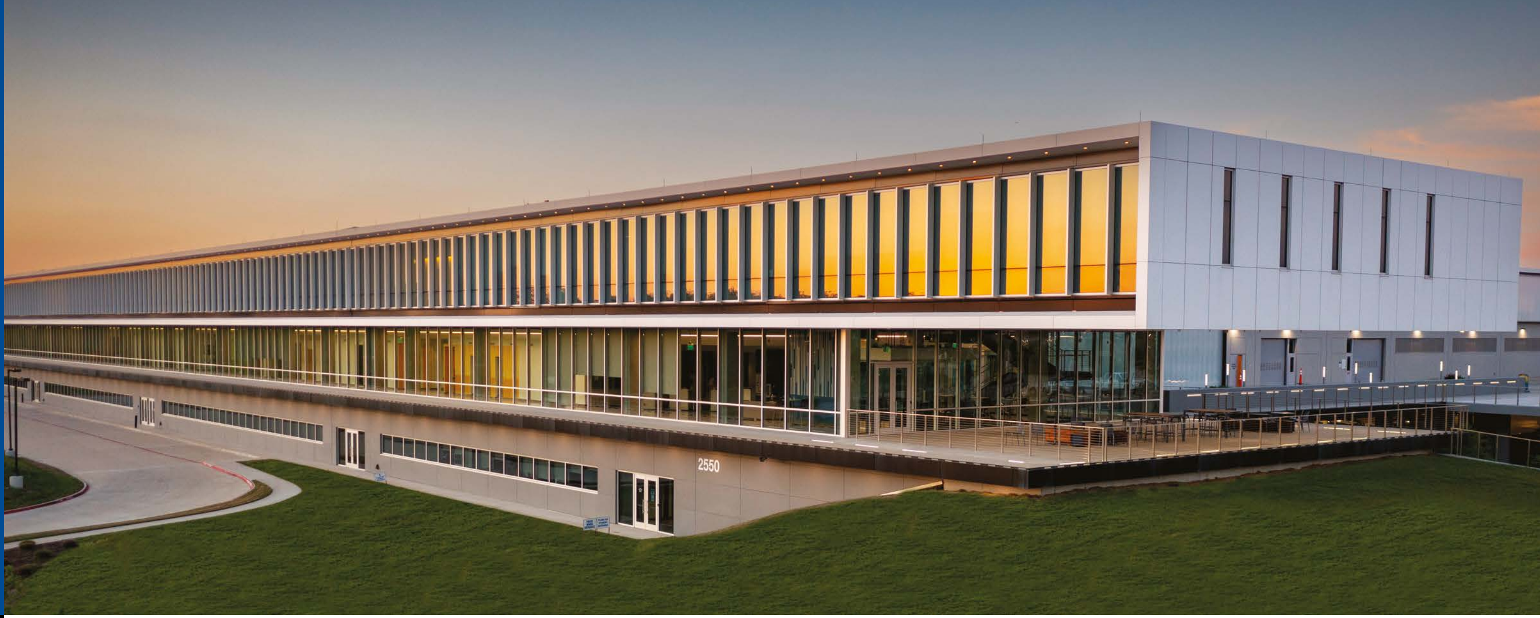
Withdrawals of earnings prior to age 59 ½ are subject to ordinary income tax, and a 10% early distribution penalty tax may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59 ½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to tiaa.org/collin for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.



We’re here to help

Not sure where to begin? Let us help you take the next step!

Manage your account.

Online

Visit **tiaa.org/collin** and log in. If you’re new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. CT.

Schedule an investment advice session.

Online

Visit **tiaa.org/schedulenow**

Phone

Call TIAA at **800-732-8353**, weekdays, 7 a.m. to 7 p.m. CT.

Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.

Download on the App Store

GET IT ON Google Play

TIAA | COLLIN COLLEGE

4914086

MT 4565755
tg-v10b (10/25)