

Roger Williams University

403(b) Conversion to Single Investment Company

Frequently Asked Questions 2/12/2026

- **How do I log into TIAA?** <https://auth.tiaa.org/public/authentication/securelogin> You will select “**Get Online Access**” you can do that now, or wait for your TIAA account to be started when money is sent either through Payroll or the conversion.
- **How do I move my money now?**
 - You will need a TIAA account set up, then talk to a TIAA Financial Consultant to get the process started.
- **What restrictions are there on moving funds?**
 - **Fixed Benefit** funds FB124, **CAN** be moved at 100% without fees prior to, or after, the mid-April conversion date.
 - If you are one of the people who were erroneously told you couldn’t do to the move 100%, the reason for that has been fixed with Corebridge.
 - If you do nothing, your funds will move at 20% per year until 100% have moved.
 - If you would like to move your money now, or whenever, you are able to at 100% with no fees.
 - **Legacy Funds**, will not move at all. These are a contract between you and Corebridge, RWU does not have permission to move that money. You will have to initiate that, or stay with Corebridge. Like the Fixed Benefit funds, you are able to move your money anytime.
 - **All other funds** (so far as we know at this time) will move in their entirety mid-April.
- **Where is the Fund Mapping? At the bottom of this document.** Please note the terms defined below.
 - **In Kind** means the funds between the two companies are considered to be the same fund, but will be managed by TIAA going forward.
 - **Liquidation** means they will sell the existing funds and buy an equal amount of the corresponding TIAA fund.
- **Do I have to re-select my investments with TIAA for my new/future contributions?** **YES you do**. You will be put in the same medium risk group as a new hire so you will need to pick your risk group for future contributions. Only money moving over will stay in your current investment groups. You will need to log in, or meet the Financial Consultant, to set up your investments.
 - This is also true for any automatic distributions you have set up. They will need to be re-established with TIAA. You will receive additional communications from TIAA in mid-March on how to re-establish your payments.

- **What is the timeline for the move?**

- The money that can move will be moving to TIAA in mid-April.
- The last money sent to Corebridge should be for the April 3rd payroll. That date is still in discussion.

- **What happens with Loans?**

- **Annuity Loans:** Annuity loans are policy-based loans held in escrow; therefore, they are not transferable since Corebridge Financial is fronting the loan. Loan payments will be made via coupon and/or ACH to Corebridge. The participants will continue to receive their coupon payments on a quarterly basis. Money will move to TIAA on a yearly basis until the loan is paid off.
- **Mutual Fund:** Mutual fund loans will transfer to TIAA.

- **What do I do if I can't get an appointment with Bill Harig the Financial Consultant?** Since we are such an efficient community, as I warned them, Bill is already booked out into March. We heard you and we were vocal in yesterday's meeting about needing additional support. There is more information coming soon on these points below, but please see the attached flyer for immediate help, and please stay tuned for more information on these points.

- We have asked for an additional FC during the next few months.
- We have asked for virtual meeting help.
- We have asked for the Q&A webinar be moved up. We are aiming for the week of March 4th.
- We have asked for a visit to the Providence campus. That is March 16th.

Corebridge Financial		TIAA		In-kind / liquidate
Old Fund Ticker	Old Fund Name	New Fund Ticker	New Fund Name	
MEIKX	MFS Value	MEIKX	MFS Value R6	in-kind
VINIX	Vanguard Institutional Index	VINIX	Vanguard Institutional Index I	in-kind
TBCIX	T. Rowe Price Blue Chip Growth	TBCIX	T. Rowe Price Blue Chip Growth I	in-kind
ERASX	Eaton Vance Atlanta CaplSmall/Mid Cap	ERASX	Eaton Vance Atlanta Capital SMID-Cap R6	in-kind
VIEIX	Vanguard Extended Market Index	VIEIX	Vanguard Extended Market Index Instl	in-kind
DHMYX	Diamond Hill Small-Mid Cap	DHMYX	Diamond Hill Small-Mid Cap Y	in-kind
VTSNX	Vanguard Total International Stock	VTSNX	Vanguard Total Intl Stock Index I	in-kind
RERGX	American Funds Europacific Growth	RERGX	American Funds Europacific Growth R6	in-kind
CSSPX	Cohen & Steers Global Realty Shares	CSRIX	Cohen & Steers Instl Realty Shares	liquidate
VBTLX	Vanguard Total Bond Market Index	VBPIX	Vanguard Total Bond Market Index I	liquidate
ITBVX	Hartford Total Return Bond	ITBVX	Hartford Total Return Bond R6	in-kind
VAIPX	Vanguard Inflation Protected Securities	VAIPX	Vanguard Inflation-Protected Secs Adm	in-kind
GOBSX	BrandywineGLOBAL- Global Opportunities Bond	GOBSX	BrandywineGLOBAL Global Opp Bond IS	in-kind
WSBFX	Boston Trust Walden Balanced Funds	QSCCFX	CREF Social Choice R4	liquidate
TLTIX	Nuveen Lifecycle Index 2010	TLTIX	Nuveen Lifecycle Index 2010 Fund R6	in-kind
TLFIX	Nuveen Lifecycle Index 2015	TLFIX	Nuveen Lifecycle Index 2015 Fund R6	in-kind
TLWIX	Nuveen Lifecycle Index 2020	TLWIX	Nuveen Lifecycle Index 2020 Fund R6	in-kind
TLQIX	Nuveen Lifecycle Index 2025	TLQIX	Nuveen Lifecycle Index 2025 Fund R6	in-kind
TLHIX	Nuveen Lifecycle Index 2030	TLHIX	Nuveen Lifecycle Index 2030 Fund R6	in-kind
TLYIX	Nuveen Lifecycle Index 2035	TLYIX	Nuveen Lifecycle Index 2035 Fund R6	in-kind
TLZIX	Nuveen Lifecycle Index 2040	TLZIX	Nuveen Lifecycle Index 2040 Fund R6	in-kind
TLXIX	Nuveen Lifecycle Index 2045	TLXIX	Nuveen Lifecycle Index 2045 Fund R6	in-kind
TLLIX	Nuveen Lifecycle Index 2050	TLLIX	Nuveen Lifecycle Index 2050 Fund R6	in-kind
TTIIX	Nuveen Lifecycle Index 2055	TTIIX	Nuveen Lifecycle Index 2055 Fund R6	in-kind
TVIIX	Nuveen Lifecycle Index 2060	TVIIX	Nuveen Lifecycle Index 2060 Fund R6	in-kind
TFITX	Nuveen Lifecycle Index 2065	TFITX	Nuveen Lifecycle Index 2065 Fund R6	in-kind
VMFXX	Vanguard Federal Money Market	VMFXX	Vanguard Federal Money Market Investor	in-kind
n/a	Valic Fixed Interest Option	VMFXX	Vanguard Federal Money Market Investor	liquidate