



*Helping Clients Prosper.*



**Bethel University Defined Contribution Plans  
Investment Fund Enhancements**



**April 2019**

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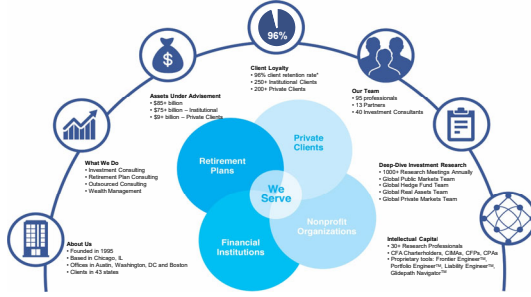
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**DIMEO SCHNEIDER & ASSOCIATES, L.L.C.**

**Client Loyalty**  
 • 96% client retention rate\*  
 • 250+ Institutional Clients  
 • 200+ Private Clients

**Assets Under Adversment**  
 • \$50+ billion – Institutional  
 • \$75+ billion – Institutional  
 • \$1+ billion – Private Clients

**Our Team**  
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 • Retirement Plan Consulting  
 • Institutional Plan Consulting  
 • Outsourced Consulting  
 • Wealth Management

**About Us**  
 • Founded in 1992  
 • Based in Chicago, IL  
 • Offices in Austin, Washington, DC and Boston  
 • Clients in 43 states

**Retirement Plans**  
**Private Clients**  
**Financial Institutions**  
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**We Serve**

File information as of 9/30/18  
 \*Since 2012 including: mergers, acquisitions, bankruptcies, plan terminations, etc.

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**TIAA TRADITIONAL**

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**TIAA TRADITIONAL**



**Contract Comparison**

|  | Group Retirement Annuity (GRA) | Group Supplemental Retirement Annuity (GSRA) | Retirement Choice (RC)   | Retirement Choice Plus (RCP)    |
|--|--------------------------------|--|--|---------------------------------|
| <b>Contract Status</b>                           | Former                         | Former                                       | New  | New                             |
| <b>TIAA Traditional: Minimum Crediting Rate</b>  | 3.00%                          | 3.00%  | 1.00% – 3.00%  | 1.00% – 3.00%                   |
| <b>TIAA Traditional: Current Crediting Rate</b>  | 3.75%                          | 3.00%  | 4.00%  | 3.25%                           |
| <b>TIAA Traditional: Participant Cashability</b> | 10 annual payments             | Fully liquid                                 | 1) 84 monthly payments<br>2) Lump sum withdrawal within 120 days of termination + 2.50% surrender charge | Fully liquid                    |
| <b>TIAA Traditional: Maturity</b>                | -                              | -  | 60 months  | 60 months                       |
| <b>Existing Accumulations/ New Contributions</b> | Existing accumulations         | Existing accumulations                       | New contributions going forward  | New contributions going forward |

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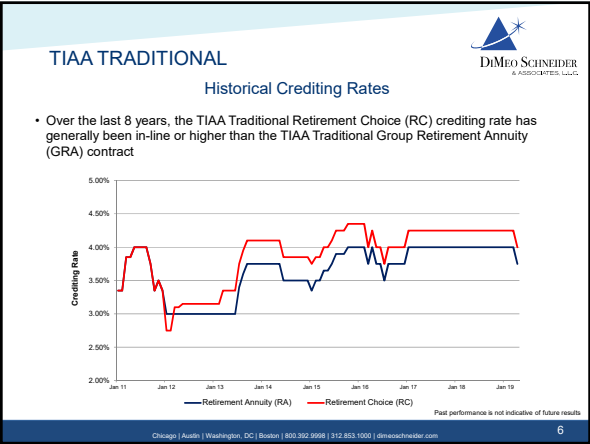
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**TIAA TRADITIONAL**



How Contract Change May Impact You

- Minimum guaranteed crediting rate reduced

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- + Potential for higher returns in TIAA Traditional
- + Increased liquidity for TIAA Traditional
  - 7-Year v. 10-Year
  - Lump sum withdrawal option
- + No impact to participant assets residing in legacy, participant owned TIAA contracts

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**NEW INVESTMENT OPTIONS**

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**INVESTMENT MENU**



Two Paths to Investing

**Create Your Own Mix**

Annuities  
Mutual Funds



**Pre-Allocated Funds**

TIAA-CREF Lifecycle  
Index Funds

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**NEW INVESTMENT OPTIONS:  
CORE FUNDS**

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**INVESTMENT MENU**



| Asset Class                 | New Investment Menu |  |                           |                                    |
|-----------------------------|---------------------|--|---------------------------|------------------------------------|
|                             | Actively Managed    |  | Passively Managed (Index) |                                    |
|                             | Annuity             | Mutual Fund  | Annuity                   | Mutual Fund                        |
| Money Market/Guaranteed     | TIAA Traditional    | Vanguard Federal Money Mkt   |                           |                                    |
| TIPS                        |                     | Vanguard Inflation-Protected Secs                                    |                           |                                    |
| Intermediate Fixed Income   | CREF Bond Market    | Dodge & Cox Income   |                           | Vanguard Total Bond Mkt Index      |
| U.S. Large Cap Equity       | CREF Growth         | Dodge & Cox Stock<br>T. Rowe Price Blue Chip Growth                  |                           | Vanguard 500 Index                 |
| U.S. Mid-Cap Equity         |                     |  |                           | Vanguard Mid-Cap Index             |
| U.S. Small-Cap Equity       |                     | Hotchkis & Wiley Small Cap Div Value<br>ClearBridge Small Cap Growth |                           | Vanguard Small-Cap Index           |
| International/Global Equity | CREF Stock          | American Funds EuroPacific Growth                                    |                           | Vanguard Total International Index |
| Specialty Equity            | CREF Social Choice  |  |                           |                                    |
| Real Estate                 | TIAA Real Estate    | Nuveen Real Estate Securities  |                           |                                    |
| Target Date Funds           |                     |  |                           | TIAA-CREF Lifecycle Index          |

■ Funds in orange are new investment options

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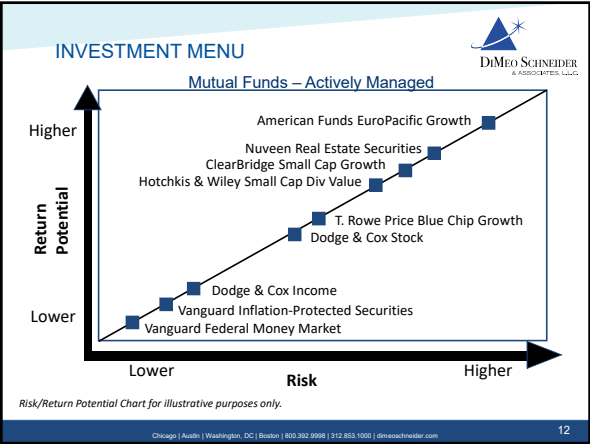
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DiMeo SCHNEIDER  
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NEW INVESTMENT OPTIONS:  
LIFECYCLE FUNDS

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INVESTMENT MENU



DiMeo SCHNEIDER  
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TIAA-CREF Lifecycle Index Funds

“One-stop shopping”

Invest in index funds

Time-horizon

Automatic diversification

Automatic shifting

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INVESTMENT MENU



DiMeo SCHNEIDER  
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TIAA-CREF Lifecycle Index Funds

**Underlying Investments**

TIAA-CREF Equity Index

TIAA-CREF International Equity Index

TIAA-CREF Emerging Markets Equity Index

TIAA-CREF Bond Index

TIAA-CREF Inflation Link Bond Index

TIAA-CREF Short-Term Bond Index

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