

Helping you pursue the future you want

Your Unitarian Universalist Organizations Retirement Plan (UUORP) is moving to Empower.

The adventure begins February 27, 2023.

Everything we do centers around you

Your path to retirement is unique. We believe your retirement plan should be, too.

With a focus on monthly income in retirement, we strive to help people replace — for life — the income they made while working.

This innovative approach, combined with our unique offerings and commitment to service excellence, has earned the trust of millions of retirement plan participants.

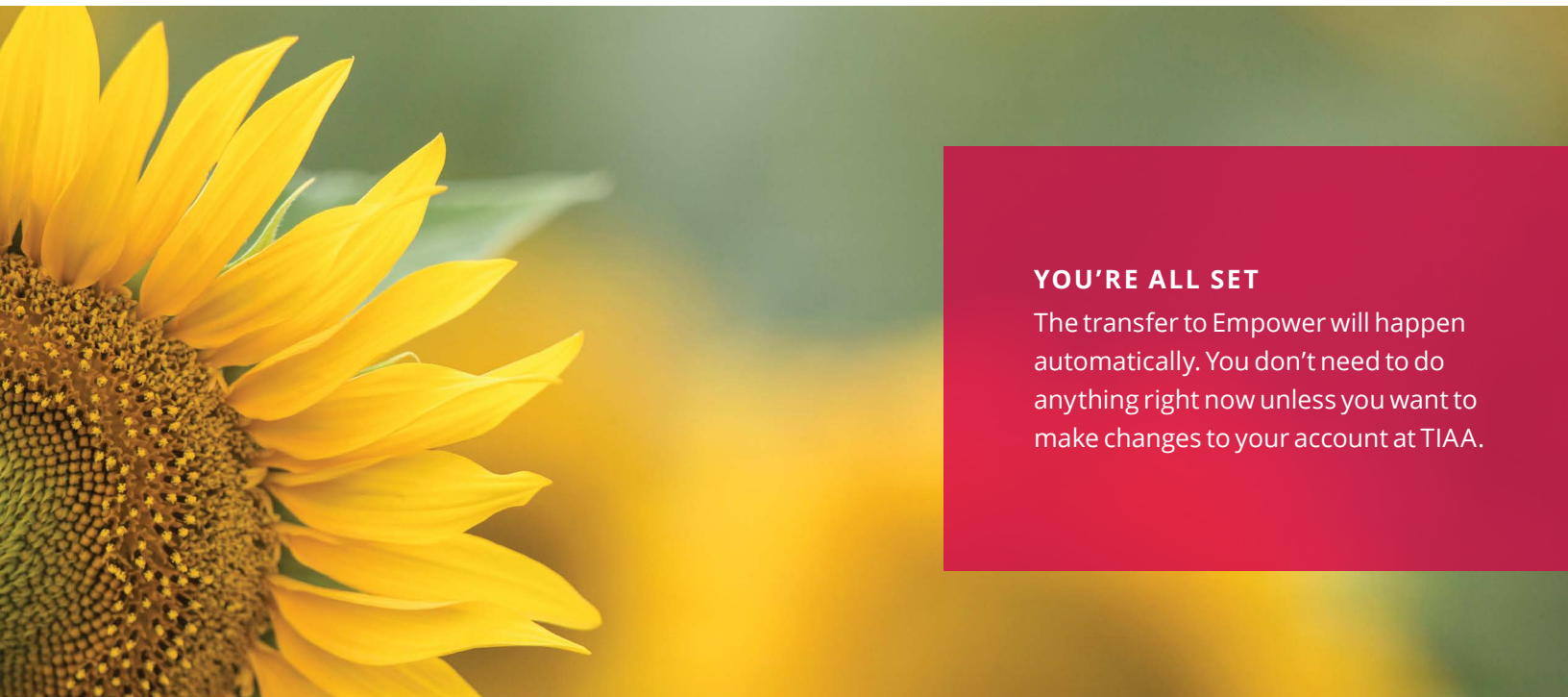
A NOTE TO PARTICIPANTS NOT ACTIVELY CONTRIBUTING TO THE UUORP

You are receiving this announcement because you have a balance in the UUORP. Even though you are not actively contributing to the plan, you can still take advantage of other benefits the plan offers.



Your future in the making

Welcome to Empower. Your journey is about to begin.



YOU'RE ALL SET

The transfer to Empower will happen automatically. You don't need to do anything right now unless you want to make changes to your account at TIAA.

This guidebook is intended to help you understand what to expect during the transition and which features you can expect to see, including:

- Taking advantage of investment advice available through Empower Advisory Services.* There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.
- The ability to link outside accounts to get a full 360° view of your finances.
- A personalized estimate of the amount of income you're on track to replace in retirement.
- The Empower app to view your account wherever you go.

*Online Advice and My Total Retirement™ are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

Key dates

February 16, 2023, at 4 p.m. Eastern time

Blackout period begins

You will have limited access to your UUORP account at TIAA and no access to your account at Empower. This “blackout period” will give us time to transfer your plan’s administrative records to Empower (see the *Important notice* section of this document for details).

Payroll deductions will continue during the blackout period and will be reflected in your account when the blackout is complete.

Your questions answered

We’ve put together some commonly asked questions to give you more information about the transition to Empower. Review the Recordkeeper Transition FAQ at hrforuus.uua.org/help/en-us/30.

Week of March 12, 2023

Blackout period is expected to end

- Enjoy full access to your Empower account online, by phone and on the Empower app.
- You can make requests and changes.
- You can also add or update your beneficiary information.

Your account statements

TIAA will provide a final statement that reflects the closing of your account in March 2023. Your first statement from Empower will show you the amount transferred into your new account.

Update your contact info

Update your contact information and personal preferences to stay up to date and receive account alerts.



CONTACT EMPOWER:

- For general information about the transition, including if it has begun or ended.
- With questions about your account or to make account changes after the transition ends.
- To get help or guidance after the transition is complete.

Call: **833-UUA-2023 (833-882-2023)**

Visit: **uuaempower.com**

¿Preguntas? Si necesita ayuda sobre el contenido de este boletín o tiene preguntas, por favor llame a Empower.

What's new

Introducing more ways to reach the future you want

My Total Retirement™ is a strategy created just for you by our experienced investment professionals. We go beyond the typical “age-based” investment strategy to look at your lifestyle, situation and goals to create a strategy that is tailored to you instead of a number. And because your investment needs evolve over time, we continually review your strategy and work with you to make the appropriate adjustments for your situation. The result is a retirement strategy that is personalized, simplified, comprehensive and one-on-one.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Empower is here to help you

Empower provides numerous resources to help you save and plan for your future. The website helps you see your complete financial picture in one place where you can create a single, personalized dashboard that provides a real-time view of spending, savings, debt and more. Empower will continue to reach out to you with the right message, at the right time so you can take action when it's most relevant to your personal situation.

Based on the tools and resources you use, and your communication preferences, you may receive emails, app messages, text messages or a call from an Empower representative. This approach creates a one-to-one experience based on your needs and the savings and investing choices you've made regarding your retirement strategy.



How your account will transfer

The information in this section shows you how your account will transfer to Empower.

Your account balances and future contributions will transfer as shown in the chart below. If you'd like your account to transfer differently, simply change the elections for your current balance by contacting TIAA by February 16, 2023. You can also make changes with Empower after the transfer is complete. **For a complete listing of the investment options available at Empower, go to [uuaempower.com](https://www.uuaempower.com) once the transition is complete.**

BALANCES IN THESE FUNDS:

WILL AUTOMATICALLY TRANSFER TO:

The following investments will liquidate and transfer into an investment with a similar investment objective.

American Funds Washington Mutual R5 (RWMFX)	Vanguard Institutional Index I (VINIX)
Boston Common ESG Impact Intl (BCAIX)	Vanguard Developed Markets Index Instl (VTMNX)
Boston Trust Walden Balanced Fund (WSBFX)**	QDIA: Age-Appropriate Target Date Fund
MainStay Winslow Large Cap Growth I (MLAIX)	Vanguard Institutional Index I (VINIX)
MassMutual Mid Cap Growth Svc (MEFYX)	Vanguard Extended Market Index Instl (VIEIX)
Parnassus Mid-Cap (PARMX)	Vanguard Extended Market Index Instl (VIEIX)
T. Rowe Price Retirement Balanced Tr-F***	QDIA: Age-Appropriate Target Date Fund
T. Rowe Price Stable Value Common Tr-A*	Putnam Stable Value Fund: 25 bps
TIAA Real Estate (QREARX)**	QDIA: Age-Appropriate Target Date Fund
TIAA Traditional**	Putnam Stable Value Fund: 25 bps
TIAA-CREF Core Impact Bond Retirement (TSBBX)	TIAA-CREF Core Impact Bond Instl (TSBIX)
TIAA-CREF Social Choice Eq Retire (TRSCX)	Boston Trust Walden Large Cap Impact (CIT)
Vanguard Explorer Value Inv (VEVFX)	Vanguard Extended Market Index Instl (VIEIX)

The following investments will transfer in kind and remain invested in the same fund.

American Funds Europacific Growth R5 (RERFX)	American Funds Europacific Growth R5 (RERFX)
Boston Trust Walden Large Cap Impact CIT	Boston Trust Walden Large Cap Impact CIT
Pax Global Environmental Markets Instl (PGINX)	Pax Global Environmental Markets Instl (PGINX)
Vanguard Extended Market Index Instl (VIEIX)	Vanguard Extended Market Index Instl (VIEIX)
Vanguard Developed Markets Index Instl (VTMNX)	Vanguard Developed Markets Index Instl (VTMNX)
Vanguard Inflation-Protected Secs I (VIPIX)	Vanguard Inflation-Protected Secs I (VIPIX)
Vanguard Institutional Index I (VINIX)	Vanguard Institutional Index I (VINIX)
Vanguard Total Bond Market Index I (VBTIX)	Vanguard Total Bond Market Index I (VBTIX)
T. Rowe Price Retirement 2005 Tr-F	T. Rowe Price Retirement 2005 Tr-F
T. Rowe Price Retirement 2010 Tr-F	T. Rowe Price Retirement 2010 Tr-F
T. Rowe Price Retirement 2015 Tr-F	T. Rowe Price Retirement 2015 Tr-F
T. Rowe Price Retirement 2020 Tr-F	T. Rowe Price Retirement 2020 Tr-F

BALANCES IN THESE FUNDS:	WILL AUTOMATICALLY TRANSFER TO:
T. Rowe Price Retirement 2025 Tr-F	T. Rowe Price Retirement 2025 Tr-F
T. Rowe Price Retirement 2030 Tr-F	T. Rowe Price Retirement 2030 Tr-F
T. Rowe Price Retirement 2035 Tr-F	T. Rowe Price Retirement 2035 Tr-F
T. Rowe Price Retirement 2040 Tr-F	T. Rowe Price Retirement 2040 Tr-F
T. Rowe Price Retirement 2045 Tr-F	T. Rowe Price Retirement 2045 Tr-F
T. Rowe Price Retirement 2050 Tr-F	T. Rowe Price Retirement 2050 Tr-F
T. Rowe Price Retirement 2055 Tr-F	T. Rowe Price Retirement 2055 Tr-F
T. Rowe Price Retirement 2060 Tr-F	T. Rowe Price Retirement 2060 Tr-F
T. Rowe Price Retirement 2065 Tr-F	T. Rowe Price Retirement 2065 Trust F

Investing involves risk, including possible loss of principal.

Funds exempt from SEC registration do not have ticker symbols.

For those participants who are currently mapped into a target date investment, both balances and investment allocations will map according to the above mapping table. If the age date ranges above do not match the current Qualified Default Investment Alternative (QDIA) offered by the plan, all participants who are currently defaulted into the QDIA will have both their current investment allocations and balances mapped to the new QDIA based on the age bands noted in the QDIA Notice.

***Important information regarding the T. Rowe Price Stable Value Common Tr-A Fund**

Because of the provisions of the T. Rowe Price Stable Value Common Tr-A fund, any portion of your account balance invested in the fund as of February 16, 2023, will remain invested in the T. Rowe Price Stable Value Common Tr-A fund until the restriction period is over, unless you make a different election before the blackout period starts. Future contributions previously allocated to T. Rowe Price Stable Value Common Tr-A will be invested in Putnam Stable Value Fund: 25 bps in your new account at Empower.

****Important information regarding the TIAA Traditional Fund**

A "put" or liquidation restriction is being exercised on the TIAA Traditional fund. Because of the provisions of the TIAA Traditional fund, any portion of your account balance invested in this fund will remain invested at TIAA until the restriction period is over. The TIAA Traditional fund is scheduled to remain at TIAA through 2028. Each month (starting February 27, 2023), a portion of your balance in this fund will be liquidated and transferred from TIAA and then invested in the Putnam Stable Value Fund: 25 bps in your UUORP account at Empower.

Certain benefits may apply to this fund, and you should investigate those benefits more fully prior to making any decisions regarding this fund. Future contributions previously allocated to the TIAA Traditional fund will be invested in the Putnam Stable Value Fund: 25 bps in your new account at Empower. If you wish to make any changes to your investment allocations or the mapping of your money from TIAA to Empower, these changes must be made prior to the blackout beginning at TIAA at 4 p.m. Eastern time on February 16, 2023.

*****Important note about the Dreyfus Government Cash Management Fund**

The Dreyfus Government Cash Management Fund (DGCXX) will be set up as a holding account for the initial transfer of assets as described above. Once the transfer is complete and the blackout period has ended, your account will be allocated according to the transition of your assets described above. If there is not an investment election on file, your account will be invested in the T. Rowe Price Retirement Fund based on your date of birth. For more information, review the Qualified Default Investment Alternative (QDIA) notice at uuaempower.com once the transition is complete.

The Dreyfus Government Cash Management Fund will not be an investment option available for participant direction after the transition is complete. Any interest accumulated in the Dreyfus Government Cash Management Fund during the holding period will be allocated to the Putnam Stable Value Fund: 25 bps and will require your direction to be allocated to another fund of your choice. **For a complete listing of the investment options available in the UUORP, go to uuaempower.com once the transition is complete.**

Important notice concerning your rights in the Unitarian Universalist Organizations Retirement Plan

January 16, 2023

This notice is to inform you that your account in the Unitarian Universalist Organizations Retirement Plan will transfer to Empower effective February 27, 2023.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments in your Unitarian Universalist Organizations Retirement Plan account or obtain a loan, withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 p.m. Eastern time on February 16, 2023, and ends during the week of March 12, 2023. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal or distribution from your Unitarian Universalist Organizations Retirement Plan account.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To review your plan account before the blackout period begins, contact TIAA at 800-842-2829 or access your account online at tiaa.org/uua by February 16, 2023. If you have questions concerning this notice, please contact Empower at **833-882-2023**.

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact **Empower** at **833-882-2023** or **uuaempower.com**.

These dates and times are subject to change. Please contact TIAA for more information.
Diversification does not ensure a profit or protect against loss.

How to access your account with Empower after the blackout period ends

Online – uuaempower.com

- To access your account for the first time, click the *Register* button.
- Follow the prompts on the *I do not have a PIN* tab to enter your personal information and create a username and password.

The next time you access your account, simply choose *Sign in*.

You can also view and manage your account anywhere, anytime with the Empower app for your mobile device or Apple Watch® available in the App Store® from Apple® or on Google Play™ for Android™.

By phone – 833-UUA-2023 (833-882-2023)

Empower representatives are available weekdays from 8 a.m. to 10 p.m. Eastern time (excluding most financial market holidays) and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 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 financial support to the fund, and you should not expect the sponsor to provide financial support to the fund at any time.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy.

Putnam is affiliated with Empower Retirement, LLC and its affiliates.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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