Institution logo

RETIREMENT PLANNING

Fuel your tomorrow

Enroll today for income that lasts. It's easy to make your mark on your future when you choose to save in <the>[Employer retirement plan name] with TIAA. Create financial security on your terms.

Retirement plan advice with no minimum investment
Know your options to create a plan that works for you[1]

Income for the rest of your life
Combine guaranteed growth and monthly income for life[2]

Choice and ease, in the palm of your hand
Manage your money with our secure mobile app>

<**Choices for a better world**
Balance purpose and performance with socially responsible options[3]>

Start right away for more earnings potential

Your savings may generate earnings, which can then be reinvested and may create more earnings. Don't take our word for it, see how starting early potentially can translate to more money in your pocket.<3><4>

Investor #1
Starts saving at 25
$5,000 saved annually
$798,735 saved by 65

Investor #2
Starts saving at 40
$10,000 saved annually
$566,317 saved by 65

Investor #1 saves $232,418 more and contributes $50,000 less.

Plan for your future

Schedule time with a TIAA financial consultant at
<TIAA.org/schedulenow>

Enroll in just minutes

1. Visit TIAA.org/enrollnow.
2. Log in to your account or register for online access.
3. Search for your employer to find your plans.
4. Follow the prompts to enroll in the plan and pick your investments.

1. Advice is obtained using an advice methodology from an independent third party.
2. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
3. Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.
4. Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

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This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details.

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.

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.

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RETIREMENT SAVINGS

Pack more into tomorrow

Contributing to a Supplemental Retirement Plan can help you boost your savings, which may help you reach your goals faster. Choose from the same investments and enjoy the benefits of saving more.

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You're in control

Tailor your investments to help reach your goals. While the supplemental plan may not offer matching contributions, you own what you save right from the start.

Take your savings to the limit

$20,500 for all under age 50
$27,000 for age 50 or over

Total savings across all your retirement plans, as set by the IRS.

Ready to get started?

Go to TIAA.org/enroll

It only takes a few minutes to boost your retirement savings.

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Kickstart tomorrow's dreams

Enroll in the retirement plan today

Your employer's plan offers an easy, direct way to save for your future goals. You can enroll online in just minutes. And the sooner you start, the more time your money has to work for you.

Start with some basic information

Check with Human Resources to:

- Be sure you can participate
- Get the plan's unique access code

Personal information to have handy:

- Your Social Security number (SSN)
- SSNs, birth dates and addresses for beneficiaries

Simple steps to set your path

Visit TIAA.org/enrollnow

First-time to TIAA? Register and then log in

Already registered? Log in with your ID and password

Follow the prompts to choose your investments and set your contribution amounts

Add your beneficiaries

We're here if you need help

A TIAA financial consultant can help you choose investment options for your goals, at no additional cost.

Schedule a session at TIAA.org/schedulenow or call TIAA at 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

TIAA

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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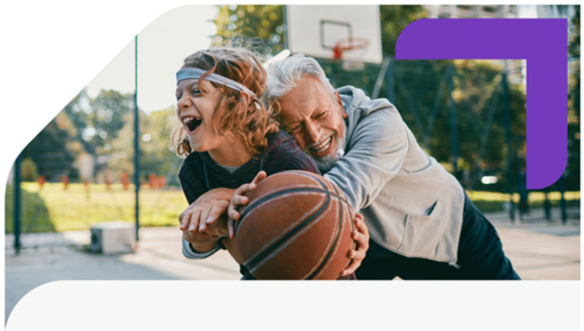
TIAA



Fuel your tomorrow

Enroll in our retirement plan with TIAA today for income that lasts

Start now

Create financial security on your terms by choosing options that work for you.

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Investor #1

$232,418
MORE SAVED

$50,000
LESS CONTRIBUTED

It's easy to enroll. Just follow the prompts.

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Enroll from anywhere, at any time

Go mobile with your retirement plan

It's easy to enroll in [the Retirement Plan Name] from your phone in just a few simple steps.

Secure sign-up in minutes

Scan the QR code to start

or visit [TIAA.org/URL] on your mobile browser

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TIAA

Enroll from anywhere, at any time

Secure sign-up in minutes

With just a few steps, you can enroll in [the Retirement Plan Name] with TIAA right from your phone.

Scan the QR code to start

or visit [TIAA.org/URL] on your mobile browser

Have plan questions?

We can help. Schedule a one-on-one counseling session with a financial consultant at **TIAA.org/schedulenow** or by calling **[800-842-2252]**.

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