

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 your employer's retirement plan 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<sup>1</sup>



**Income for the rest of your life**

Combine guaranteed growth and monthly income for life<sup>2</sup>



**Choice and ease, in the palm of your hand**

Manage your money with our secure mobile app

## 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.

**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**

**\$232,418**

MORE SAVED

**\$50,000**

LESS CONTRIBUTED

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.

## Enroll in just minutes

- 1 Visit [TIAA.org/enrollnow](https://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.



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## Create a plan for your future

A TIAA financial consultant can help. Schedule a session at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 10 p.m. (ET).

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.

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Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.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.**

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# Set up a meeting, plan with confidence

## Schedule time with a financial consultant

Making decisions about your money can feel difficult, especially when it comes to retirement. But you don't have to go it alone—especially since access to our financial consultants is included as part of your retirement plan. They can help you determine whether you're:



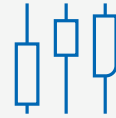
### Saving enough

As your retirement provider, we're here to help you have the retirement you deserve.



### Invested appropriately

From growth to preservation and more, we can help keep your goals and investments aligned.



### On track

As life changes, your goals can too. We'll help you reevaluate and make updates as needed.

Why wonder about how you're saving when you can get guidance and advice instead? Even better, it's available at no extra cost.\*

## Schedule time with a financial consultant today

Visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) to set up a meeting or call 800-732-8353 weekdays from 8 a.m. to 10 p.m. (ET)

## Documents to bring to your meeting

Be sure to have these financial statements on hand:

- Investment
- Retirement
- Savings

\*Based on independent third-party advice methodology.

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