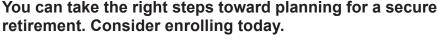


# Smart steps today may lead to a TIAA more solid financial tomorrow



It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

### No matter where you are in life, TIAA focuses on you and your financial future

You can receive:

- Advice and education from experienced consultants, customized to your goals
- Information on investment options in your retirement plan
- Online access to interactive tools and calculators to help you plan for retirement

### Enrolling online is easy. All you need is:

- Your Social Security number
- Your beneficiary's Social Security number, birth date and address, if possible
- The UNA access code: 327017

### You can enroll online in just a few minutes:

- 1. Go to TIAA.org/enrollnow.
- 2. From the Welcome to Enrollment with TIAA page, you will have two options:
  - If you are a first-time user: Click Register with TIAA to create your user ID and password.
  - If you are a returning user: Enter your TIAA user ID and click *Log In*.
- 3. Follow the prompts\*\* and print out the confirmation page. \*\*UNA access code: 327017
- 4. Make investment selections within the online tool. Next, it's time to set up your payroll deductions; proceed to step 5.
- 5. Click this link to submit a payroll deduction form and salary deferral agreement.

### Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.



### Enrolling today could help you start planning for a more secure future

The sooner you enroll, the better the chance of increased savings.

For questions regarding your eligibility to contribute to the plan, please contact your HR office.

## Advice and education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow or call TIAA at 800-732-8353, weekdays, 8:00 a.m. to 8:00 p.m. (ET).

### Your employer's retirement plan offers the following benefits

### You can take advantage of:

#### Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



### Pre-tax or Post-tax (Roth) contributions

With pre-tax contributions, you save on the front end, and you will not pay taxes on your contributions or their earnings until you take money

out of the plan.



With post-tax (Roth) contributions, taxes are deducted from initial contributions, but you will owe no taxes on the earnings when you are eligible to withdraw from the account.



Should I choose Roth deferrals (post-tax) or pre-tax deferrals? This is a determination you must make, and it is dependent on your retirement goals and current financial needs. It is best to consult a financial advisor when making this decision, but here is some online information to help you understand the differences and make a determination that is best for you.



### **Diverse investments**

You can build a portfolio of investments suited to your personal goals and risk tolerance

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.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, 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.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE.