You can take the right steps toward planning for a secure retirement. Consider enrolling today.

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.
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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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.

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