

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 you¹



Income for the rest of your life

Combine guaranteed growth and monthly income for life²



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.
- 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.



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.

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](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.

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.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017