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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

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.

### 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.

BUILT TO PERFORM.

CREATED TO SERVE.

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

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 goal and risk tolerance. To schedule a session, visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

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

No taxes are taken on your contributions or their earnings, until you take money out of the plan.<sup>1</sup>



Diverse investments

# TIAA

Additional information is available at [TIAA.org](https://TIAA.org). For more information, contact your financial consultant or call 800-732-8353. © 2018 TIAA. All rights reserved.

Investment results are not guaranteed. There is a risk of loss of principal. Diversification does not ensure a profit or protect against a loss. Investment decisions should be based on your individual financial goals and risk tolerance. See the applicable prospectus for more information.

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