

# YOUR FUTURE WON'T WAIT.

Act now for the  
life you want later.

It all starts with your retirement plan.

## Enroll in 5 minutes.



Go to [TIAA.org/enroll](https://TIAA.org/enroll).



Find your employer,  
choose your retirement  
plan and select enroll to  
get started.



Log in or register for  
your TIAA ID and  
password to complete  
your enrollment.



Enroll



# Small steps count.

While the days when you stop working may seem far off, the time to prepare is now. By joining your retirement plan, you lay the groundwork for greater financial security throughout your life. So lace up and get going!



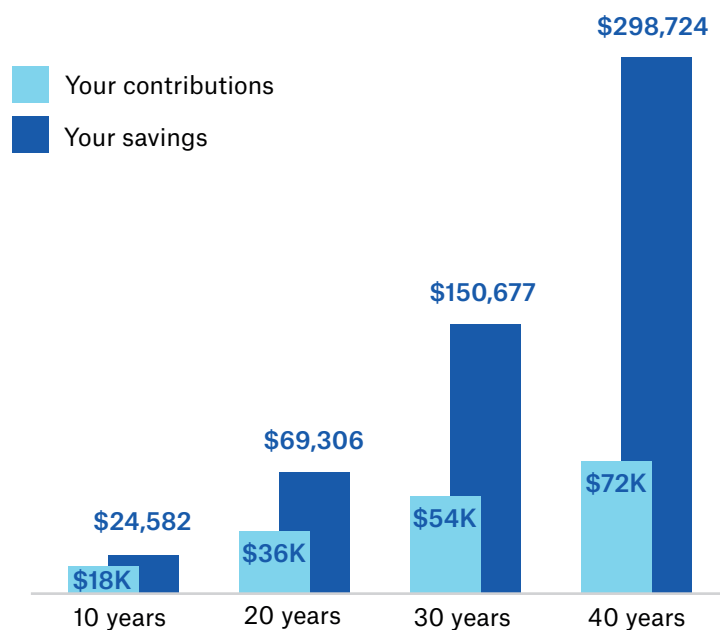
## Time matters.

The longer you invest, the more time your savings have to add up. See how much more you may save by starting earlier—compared to what you contribute. No matter your age, sooner is better.

### Saving about \$5 a day over the years

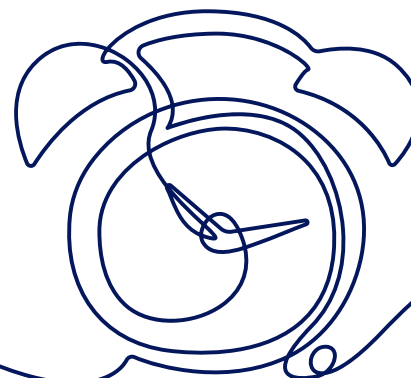
(Just \$150 a month)

Imagine the difference if you could save \$10!



### Can you find \$5 a day?

- One less streaming service?
- Pickup instead of delivery?
- Adjust your thermostat a degree or two?
- Generic instead of brand name?



The above illustration is intended to show a hypothetical example of the principle of compounding. The example does not include the impact of any investment fees, expenses or taxes that would be associated with an actual investment. If such costs had been taken into account, the results shown would have been different. 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. Source: Compound Interest Calculator, Investor.gov.

# TIAA can help you for life.

Every step you take along the way makes a difference. TIAA is here to help you take those steps with confidence.

## Money that keeps going.

Investing for the future can include savings that are guaranteed to grow and that provide guaranteed income for the rest of your life when you stop working.<sup>1</sup> It's all about helping you plan for lifelong financial security.

## A "sharing-the-profits" approach.

With our guaranteed saving and income options, we strive every day to give back and reward loyalty through higher growth and income.<sup>2</sup> It's been part of our not-for-profit heritage for more than a century.

## One-on-one help at no extra cost.

With TIAA you'll work with professionals dedicated to finding solutions that are right for you. Our financial consultants are available to help whenever you need them.

# Let's create your future together.

Talk to us about how you can get started.

Schedule a call at  
[TIAA.org/schedulenow](https://TIAA.org/schedulenow)



Or scan the  
QR code

Enroll right away at  
[TIAA.org/enroll](https://TIAA.org/enroll)



Or scan the  
QR code



<sup>1</sup> All guarantees are based on TIAA's claims-paying ability.

<sup>2</sup> TIAA may share profits through declared additional amounts of interest during accumulation, higher initial annuity income, and through further increases in annuity income benefits during retirement. These additional amounts are not guaranteed beyond the period for which they were declared.

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.

**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.**

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.

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

3012237  
GBR-3012237PR-Y0723D

(07/23)