



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

**Take the right steps toward planning for a secure retirement. Enroll 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.



## Enroll now and start planning for a more secure future

The sooner you enroll, the better the chance of increased savings. On average, Social Security will provide only 40% of the money you will need during your retirement years.<sup>1</sup>

For questions regarding your eligibility to contribute to the plan, visit [TIAA.org/cpsk12](https://www.tiaa.org/cpsk12).

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

You'll receive:

- Advice and guidance from experienced consultants, customized to your goals.
- Plan options that can meet your retirement needs.
- Online access to interactive tools and calculators to help 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
- Your selected investment allocations. Need information about your investment options? Please go to [TIAA.org/cpsk12](https://www.tiaa.org/cpsk12) to view the menu.

## Enroll online in just a few minutes:

1. Go to [TIAA.org/cpsk12](https://www.tiaa.org/cpsk12)
2. Click *Ready to Enroll*, choose your plan(s) and then click *Next*, and if you haven't already, complete a salary reduction agreement, then select *Begin Enrollment* to be taken to the *Welcome* page.
  - 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. You are now enrolled.

## 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.

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

You don't have to go it alone. A TIAA financial consultant can help you select a mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit [TIAA.org/schedulenow](http://TIAA.org/schedulenow) or call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT)

## Your employer's retirement plan offers valuable benefits

Take advantage of:



### Convenience

Contributions are automatically applied to your account.



### Tax deferral

No taxes are taken on your contributions or their earnings, until you take money out of the plan.<sup>2</sup>



### Diverse investments

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



### Pretax savings

If applicable to your plan, every dollar you save is on a pretax basis, which can reduce your current taxable income.<sup>2</sup>



1. Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

2. Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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 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](http://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](http://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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