



Start saving now. Thank yourself later.

You can put time on your side by participating in your retirement plan. Contributing now instead of waiting can make a big difference in how much you may have on hand when you're ready to retire.

You don't have to be an expert investor. Get personalized investment guidance at no additional cost.

A TIAA financial consultant can help you:

- Enroll in the plan.
- Decide how much you should contribute.
- Choose the right mix of investments, based on your plan's investment options.

Take a look at two investors



Maria starts saving at age 25...

She contributes \$200 a month to the retirement plan.



Robert starts saving when he is 35...

He also contributes \$200 a month to the retirement plan.



Assuming a 6% annual return until the age of 65, Maria's early start lets her retire with \$187,542 more than Robert.¹

The illustration is purely hypothetical and is not intended to predict or project returns. Actual returns will vary.

Invest in yourself with every paycheck

- You can start with a small amount per pay period, using convenient payroll deductions.
- Pretax contributions mean you'll have less in taxable income.
- Any earnings are tax deferred, so they have the potential to accumulate more quickly.

Enroll today. Visit [TIAA.org/enroll](https://www.tiaa.org/enroll). Or call **800-842-2252**.



¹ The examples shown here reflect only voluntary contributions and do not take into account matching contributions from your employer. It does not reflect deduction of any expenses or taxes due upon distribution. If expenses were included, the performance would be lower. Withdrawals made prior to age 59½ may be subject to an additional 10% penalty, in addition to ordinary income tax.

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.

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CREATED TO SERVE.