At TIAA-CREF, our focus is on you and your financial future.

We started out offering retirement services to teachers nearly 100 years ago. Today, we’re a full-service financial services company specializing in the distinctive needs of people like you who work in the academic, research, medical and cultural fields.

With our strong nonprofit heritage, we are committed to providing you:

- Personalized retirement plan advice and guidance from highly trained consultants
- A variety of investment products to help you create a diversified portfolio
- Low fees so you get more for your money

And, we look at your whole financial picture — where you are today, what’s important to you and where you want to be at retirement — to help you develop a course of action to reach your goals.
Take the first step towards retirement. Enroll today.

Your employer’s retirement plan makes it easier than ever for you to start preparing for your retirement. Whether it’s years down the road or just around the corner, the time to start saving for retirement is now.

Why it’s important to act now
- People are living longer these days. That’s a good thing, but it means you’ll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.1
- Time is on your side: the earlier you act, the more it can do for you.

Time and compounding can significantly impact your retirement savings
You should enroll today because the earlier you start, the more time and money can work for you through the power of compounding. You not only have the potential for growth on the funds contributed to your account, you also have the potential for growth on their earnings. And, the longer you save, the more powerfully compounding can work for you.

Your employer’s retirement plan offers valuable benefits
Advantages that can help you maximize savings include:
- **Convenience**
  Once you’re enrolled, contributions will be automatically credited to your account.
- **Tax-deferral**
  No taxes are taken on your savings or their earnings, which compound, until you take money out of the plan.2
- **Access to diverse investments**
  You can build a portfolio of professionally managed investments to suit your personal goals and risk tolerance.
- **Personalized retirement plan advice and guidance**
  You can schedule a session with a TIAA-CREF Financial Consultant, who can help you with your retirement plan investments.
- **Pre-tax savings**
  If applicable to your plan, every dollar you save is on a pre-tax basis, which reduces your current taxable income.

It’s easy: just click or call.

**Online**

**Participant Services Group**
888 883-0291. Monday – Friday, 8:00 a.m. to 10:00 p.m., Saturday, 9:00 a.m. to 6:00 p.m. (ET)

And don’t worry! You don’t have to navigate your way through the process alone. Our experienced TIAA-CREF Financial Consultants are waiting to help you. To schedule a consultation, visit [www.tiaa-cref.org/consult](http://www.tiaa-cref.org/consult) or call 888-883-0291. And, we also offer an array of online tools and other resources to help you create an effective retirement strategy and make informed investment decisions. If you have any questions, or just want to talk, don’t hesitate to contact us.

We are here to help you.