

# Enroll in your retirement plan now—because the future doesn't just happen.

#### INVEST IN YOUR TOMORROW

It's easy to make your mark on your future by saving for retirement with TIAA. You have options to save and invest your way for your future.



## Plan advice with no minimum investment

Know your options to create a plan that works for you'



### Income for the rest of your life

Combine guaranteed growth and monthly income for life<sup>2</sup>



### Choice and ease, in the palm of your hand

Manage your money with our secure mobile app



### Choices for a better world

Balance purpose and performance with socially responsible investment options<sup>3</sup>

- 1. Advice is obtained using an advice methodology from an independent third party.
- 2. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
- 3. Responsible investing incorporates environment, social and governance (ESG) factors that may affect exposure to issuers, sectors and industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

#### **SAVING WITH TIAA ADDS UP**

#### Put time and compounding to work for you

Your savings may generate earnings, which may create more earnings, take our word for it; see how saving earlier and compounding can potentially translate to more money in your pocket.

#### **HOW SAVING \$100 A MONTH ADDS UP OVER TIME**



Assumes a 6% annual return, which is purely hypothetical and not intended to predict or project the actual performance of any account. 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. It also does not factor in market volatility.. All figures are rounded to the nearest thousand.







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