



Smart steps today may lead to a more solid financial tomorrow

You can take steps toward planning for a secure retirement. Consider enrolling 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.



Enrolling today could help you 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.¹

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

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

You can receive:

- Advice and education from experienced consultants, customized to your goals.
- Information on investment options in your retirement plan.
- Online access to interactive tools and calculators to help you 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/utica](https://www.tiaa.org/utica) to view the menu.

You can enroll online in just a few minutes:

- Go to: [TIAA.org/utica](https://www.tiaa.org/utica).
- Select *Ready to Enroll*.
- Select the plan(s) in which you wish to enroll.
- Follow the instructions provided, and if you haven't already, complete a salary reduction agreement. Select *Begin Enrollment*.
- Register for online access or log in if you have an existing web ID with TIAA.
- 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 education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

Your employer's retirement plan offers the following benefits

You can take advantage of:



Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



Tax deferral

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



Diverse investments

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



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.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to 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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