Smart steps today may lead to a more solid financial tomorrow

You can take the right 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.

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
- The UNA access code: 327017

You can enroll online in just a few minutes:

1. Go to TIAA.org/enrollnow.
2. From the *Welcome to Enrollment with TIAA* page, you will have two options:
   - 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.
   **UNA access code: 327017
4. Make investment selections within the online tool. Next, it's time to set up your payroll deductions; proceed to step 5.
5. Click this link to submit a payroll deduction form and salary deferral agreement.

Enrolling today could help you start planning for a more secure future

The sooner you enroll, the better the chance of increased savings.

For questions regarding your eligibility to contribute to the plan, please contact your HR office.

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.

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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, 8:00 a.m. to 8:00 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.

Pre-tax or Post-tax (Roth) contributions

- With pre-tax contributions, you save on the front end, and you will not pay taxes on your contributions or their earnings until you take money out of the plan.
- With post-tax (Roth) contributions, taxes are deducted from initial contributions, but you will owe no taxes on the earnings when you are eligible to withdraw from the account.

Should I choose Roth deferrals (post-tax) or pre-tax deferrals? This is a determination you must make, and it is dependent on your retirement goals and current financial needs. It is best to consult a financial advisor when making this decision, but here is some online information to help you understand the differences and make a determination that is best for you.

Diverse investments

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

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.

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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 log on 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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CREATED TO SERVE.

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