

RETIREMENT PLANNING

Fuel your tomorrow

Enroll today for income that lasts. It's easy to make your mark on your future when you choose to save in your employer's retirement plan with TIAA. Create financial security on your terms.



Retirement plan advice with no minimum investment Know your options to create a plan that works for you¹



Income for the rest of your life Combine guaranteed growth and monthly income for life²

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Choice and ease, in the palm of your hand Manage your money with our secure mobile app

Start right away for more earnings potential

Your savings may generate earnings, which can then be reinvested and may create more earnings. Don't take our word for it, see how starting early potentially can translate to more money in your pocket.

Investor #1 Starts saving at 25

\$5,000 saved annually \$798,735 saved by 65 Investor #2 Starts saving at 40

\$10,000 saved annually \$566,317 saved by 65

Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

Investor #1 \$232,418 MORE SAVED \$50,000 LESS CONTRIBUTED

Enroll in just minutes

Visit TIAA.org/santaclara.

- Log in to your account or register for online access.
- ${f S}$ Search for your employer to find your plans.
- 4 Follow the prompts to enroll in the plan and pick your investments.



Create a plan for your future

A TIAA financial consultant can help. Schedule a session at **TIAA.org/schedulenow** or call TIAA at **800-732-8353**, weekdays, 5 a.m. to 7 p.m. (PT).

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.

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