



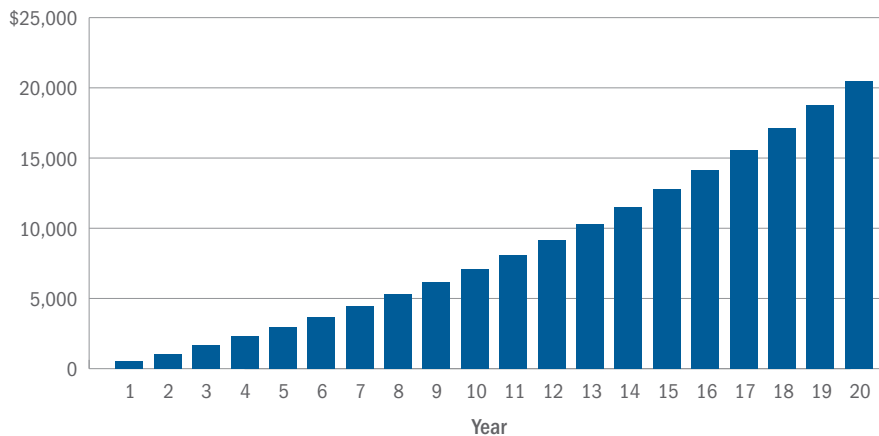
Is your financial future worth 1%?

Saving even a little for your retirement can really add up

Starting or increasing your retirement plan contributions by 1% may help you reach your long-term goals.

How much? Take a look at the following hypothetical example of someone who earns \$50,000 and invests 1% of their salary in their retirement plan.

Projected annual growth on 1%-of-salary contribution every year



This hypothetical example assumes an annual salary of \$50,000, a contribution rate of 1% and an annual salary increase of 1%. The example to the left also assumes a 6% annual rate of return on investment. It does not represent the actual performance of any TIAA account nor does it reflect expenses or taxes, which would reduce performance. Total returns and the principal value of the accounts will fluctuate, and yields may vary. This chart cannot predict or project investment performance.

After 20 years, investing just 1% could have added up to more than \$20,000!



Next steps you can take:

Manage your contributions by calling your Benefits office.

Schedule an advice and education session with a TIAA financial consultant online at TIAA.org/schedulenow or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

Call TIAA with any questions or for assistance at 800-842-2252, weekdays, 8 a.m. to 10 p.m. or Saturday, 9 a.m. to 6 p.m. (ET).

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You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

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