



Your new job comes with benefits

Enroll in your retirement plan today

Enrolling with TIAA is a smart move

Your financial well-being is important every day. Even if your retirement is years away, the sooner you start the more time your money has to work for you. Enrolling in your plan can help put you on a path toward a more secure financial future.

More than a savings plan

When you choose us for your retirement plan, you'll get more than just a way to save for retirement. A TIAA plan is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you'll have:



Financial advice, regardless of how much you have invested



A wide range of investments to help build a diverse portfolio



Online interactive tools and insights to help you set goals and track how you're doing



24/7 access to your account online and through TIAA mobile

Enrolling is easy. Go to TIAA.org/enroll.

1. Search for your employer to access the plans available to you. (#150268)
2. Follow the prompts to enroll. It's that simple.

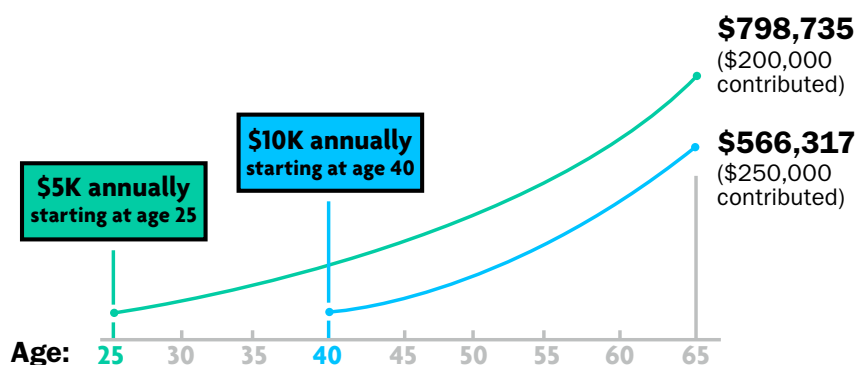
If you're a **first-time user**, click *Register with TIAA* to create your user ID and password. If you're a **returning user**, enter your TIAA user ID and click *Log In*.

BUILT TO PERFORM.

CREATED TO SERVE.

The benefits of starting now

The sooner one starts to save, the more time their money has to potentially grow through the power of compounding interest. As you can see below, even if someone has less to contribute now, they may end up with more in the long run just by giving it more time.



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.

Get started today at TIAA.org/enroll

It only takes a few minutes to take control of your financial future with help from TIAA.

Tax-deferred savings

Your contributions are pretax (as allowed by your plan), which can reduce your current year taxable income. This helps you build savings for the long term while reducing your taxes in the short term. No taxes are owed on your contributions or any earnings until you take money out of the plan at retirement.*

Diverse investments

You can choose from a wide variety of funds to build a portfolio of investments suited to your personal goals and risk tolerance.

Convenience

Once you've enrolled, your contributions are automatically deducted from your paycheck and applied to your account.

* Does not apply to Roth contributions (if allowed in your plan). All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

Take advantage of your retirement plan with TIAA

Your quick start online resources

Once you've enrolled in your plan, you'll have access to a wide range of resources to help you manage your account, learn about investing and much more.

Manage your retirement account online

In addition to updating personal information and signing up for eDelivery, you can also manage your investments online. Under "ACTIONS," you can:



Change how your contributions are invested

Go to *Change your investments*



Roll over money into your plan

Go to *Move funds into your plan*



Name your beneficiaries

Go to *Add/edit beneficiaries*

Be ready for what's ahead.
Go to
TIAA.org/
enroll.

A few clicks can help put you on a path to a more secure future.

Learn about investing and planning

Interested in learning more about retirement planning or improving your overall financial well-being? Start here.



Retirement Advisor

Go to TIAA.org/retirementadvisor to plan for your retirement

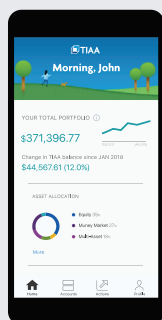


Webinars

Go to TIAA.org/webinars to view and participate in events

Set goals and track your progress at TIAA.org/tools

Find more tools that can show you how your saving habits will impact your future and help you set realistic goals to get you where you want to be.



Go mobile to access your account from anywhere

Check balances, monitor your investments, talk to TIAA and more.

Download the Apple or Android app

Scan the code with your phone.



TIAA is here for you

Our mission is to help you meet your personal vision of financial success at every stage in life. Choosing TIAA gives you an ally in planning your financial future in a way that's right for you. We put your goals first, supported by the people, tools and expertise you need to help you succeed.



We provide advice for all

Whether you have \$500 or \$5 million, our financial consultants are here to help you make informed decisions about investing and planning that are right for you.



We share our profits¹

With TIAA Traditional, our “sharing the profits” approach seeks to reward participants with additional growth and income.



We invest with purpose

We're a leader in socially responsible funds² that seek to promote broader economic development, positive social outcomes and a healthier environment.



We create lifetime income

We offer a range of annuities, which, other than Social Security and pensions, are the only retirement option capable of providing income that's guaranteed for as long as you live.³

1. Interest credited to TIAA Traditional Annuity includes a guaranteed rate, plus additional amounts as may be established by the TIAA Board of Directors. Additional amounts are not guaranteed for future years.
2. Nuveen, the investment manager of TIAA, is a leading manager among ESG mutual fund, ETFs and variable insurance managers as of December 31, 2017, according to analysis of Morningstar Direct data from Fuse Research Network.
3. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Annuities contain exclusions, limitations, reductions of benefits and may contain terms for keeping them in force. We can provide you with costs and complete details.

TIAA Traditional is a fixed annuity product issued through these contracts by Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY, 10017: Form series 1000.24; G-1000.4 or G-1000.5/G1000.6 or G1000.7; 1200.8; G1250.1; IGRS-01-84-ACC and IGRS-02-ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRSP-01-84-ACC and IGRSP-02-ACC; IGRSP-CERT2-84-ACC and IGRSP-CERT3-ACC; 6008.8 and 6008.9-ACC; 1000.24-ATRA; 1280.2, 1280.4, or 1280.3 or 1280.5, or G1350. Not all contracts are available in all states or currently issued.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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 based on the investor's own objectives and circumstances.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to www.TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017