

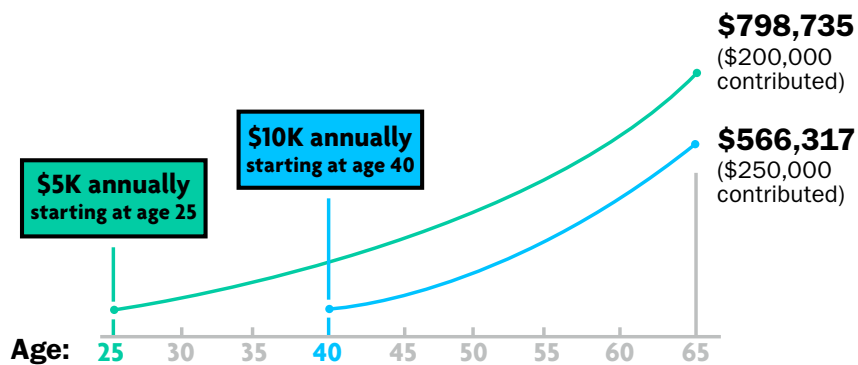


# Saving early has benefits

Help your money grow faster

## Starting now matters later

The sooner you start to save, the more time your money has to potentially grow through the power of compounding interest. As you can see below, even if you have less to contribute now, you 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](https://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.\*

\* 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

### 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.

## Get ready for what's ahead at [TIAA.org/enroll](https://TIAA.org/enroll)

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



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

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 [TIAA.org/prospectuses](https://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.

©2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017