



# Consider saving now. You will thank yourself later.

You can put time on your side the sooner you start participating in your retirement plan. If you start contributing now instead of waiting, it may make a big difference in how much you might have on hand when you're ready to retire.

You don't have to be an expert investor. You can get investment advice and education at no additional cost.

A TIAA financial consultant can help you:

- Consider enrolling in the plan
- Decide how much to contribute
- Choose the right mix of investments, based on your plan's investment options

## Take a look at two investors



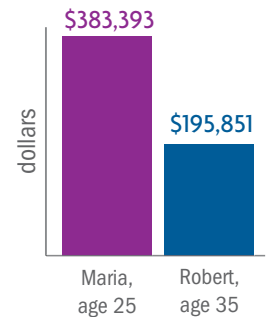
**Maria starts saving at age 25...**

She contributes \$200 a month to the retirement plan.



**Robert starts saving when he is 35...**

He also contributes \$200 a month to the retirement plan.



**Assuming a 6% annual return until the age of 65, Maria's early start gives her \$187,542 more than Robert.<sup>1</sup>**

The illustration is purely hypothetical and is not intended to predict or project returns. Actual returns will vary.

## Consider investing in yourself with every paycheck

- You can start with a small amount per pay period, using convenient payroll deductions.
- Pretax contributions mean you'll have less in current taxable income.\*
- Any earnings are tax deferred.

\* Pretax contributions and any earnings are taxable upon withdrawals.

Consider enrolling today. Visit [TIAA.org/enroll](https://www.tiaa.org/enroll). Or call 800-842-2252.

<sup>1</sup> The examples shown here reflect only voluntary contributions and do not take into account matching contributions from your employer. It does not reflect deduction of any expenses or taxes due upon distribution. If expenses were included, the performance would be lower. Withdrawals made prior to age 59½ may be subject to an additional 10% penalty, in addition to ordinary income tax.

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**CREATED TO SERVE.**