



Kickstart tomorrow's dreams.

Enroll in the University of Delaware 403(b) retirement plan today.

Your employer's plan offers an easy, direct way to save for your future goals. You can enroll online in just minutes. And the sooner you start, the more time your money has to work for you.

No matter where you are in life, TIAA focuses on you and your financial future. You can receive:

- Advice¹ and education from experienced consultants, customized to your goals.
- Information on investment options in your retirement plan.
- Online access to interactive tools and calculators to help you plan for retirement.

You can enroll online in just a few minutes:

1. Log in to your account with single sign-on through the University of Delaware 403(b) Retirement login via the **University of Delaware Central Authentication Service (CAS)**.
2. Follow the prompts to **choose your contribution amounts, investment elections and beneficiary**; and print out the confirmation page for your records. You are now enrolled.

Please note: It may take up to 14 days for TIAA to be notified of your eligibility.

Keep your retirement money working as hard as you do.

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.

Note: Saving any amount in your retirement plan can help you prepare for the future and is better than not saving at all. In addition, if you are eligible to receive matching contributions according to Plan rules, the University will match your contributions according to the table listed below:

Your contributions	University matching contributions
1%	2%
2%	4%
3%	6%
4%	8%
5% or more	11%



Advice¹ and education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance.

For questions regarding your eligibility to contribute to the plan, please contact your HR office or visit tiaa.org/udel.

To schedule a session, visit tiaa.org/schedulenow or call TIAA at 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

Your employer's retirement plan offers the following benefits you can take advantage of:



Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



Tax deferral

No taxes are taken on your contributions or their earnings until you take money out of the plan.²



Diverse investments

You can build a portfolio of investments suited to your personal goals and risk tolerance.

Roth contribution option

With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.³

¹ Using an advice methodology from Morningstar Investment Management, LLC.

² Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

³ Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

Investment decisions should be made based on the investor's own objectives and circumstances.

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

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