



Enroll today for your tomorrow

Sign up for your retirement plan online



Enrolling today could help you start planning for a more secure future.

The sooner you enroll, the better the chance of increased savings.

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

You can take steps toward planning for a secure retirement. Consider enrolling in the University of Delaware 403(b) Retirement Plan today.

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

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, 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%	11%



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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. To schedule a session, visit TIAA.org/schedulenow-udel or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 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.

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

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CREATED TO SERVE.