Smart steps today may lead to a more solid financial tomorrow

You can take steps toward planning for a secure retirement. Consider enrolling 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:
- Advice 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

Enrolling online is easy. All you need is:
- Your Social Security Number
- Your beneficiary’s Social Security Number, birth date and address, if possible

You can enroll online in just a few minutes:

1. Log in to your account either by single sign-on through the University of Delaware 403b Retirement login through the University of Delaware Central Authentication Service (CAS) and skip to step 3, or go to: TIAA.org/udel.

2. If you log in directly through TIAA, from the Welcome page, you will have two options:
   - If you are a first-time user: Click Register with TIAA to create your user ID and password.
   - If you are a returning user: Enter your TIAA user ID and click Log In.

3. Click on the Enroll or Update button. 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.

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.
Advice 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 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:

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

Envelope
Tax deferral
No taxes are taken on your contributions or their earnings, until you take money out of the plan.1

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.2

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1 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.

2 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 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.

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

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

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

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

Please read the prospectuses carefully before investing.

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