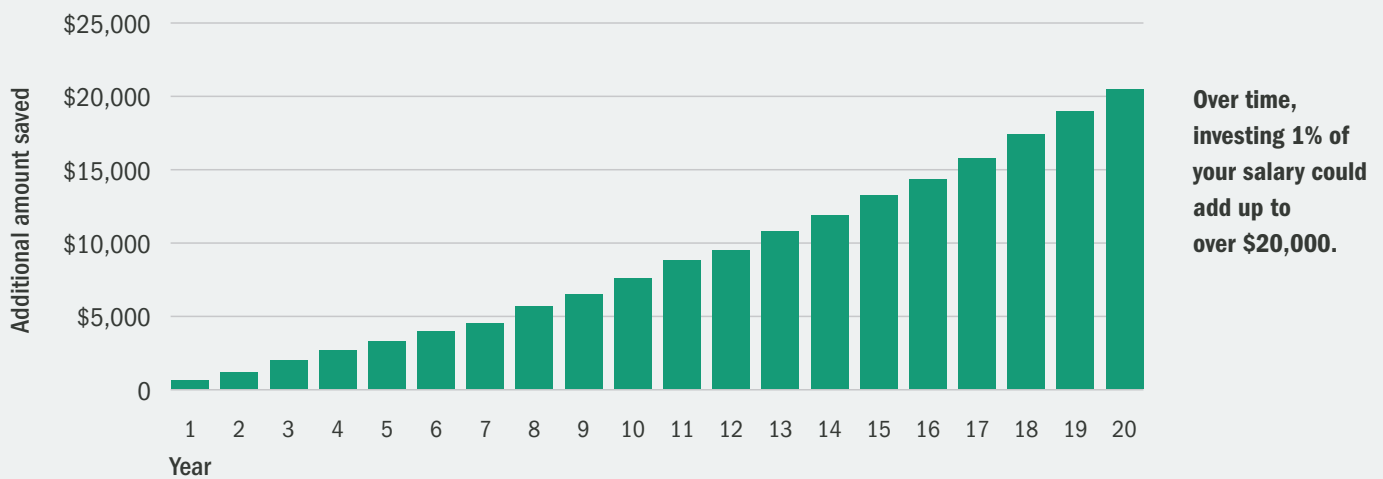


Small change now, big milestones later

Boosting your savings by 1% could really add up

Has your paycheck increased over the years? If so, consider contributing a little more to your retirement plan. Consistently paying yourself a little more is one of the simplest and yet most important strategies for saving—and one that can help you live the life you deserve in retirement. It doesn't take much to make a positive impact on your savings. Over time, even the smallest increase can go a long way. See for yourself in the following example.

See how much persistence can pay off



This hypothetical example assumes an annual salary of \$50,000, a contribution rate of 1% and an annual salary increase of 1%. The example shown also assumes a 6% annual rate of return on investment. It does not represent the actual performance of any TIAA account, nor does it reflect expenses or taxes, which would reduce performance. Total returns and the principal value of the accounts will fluctuate, and yields may vary. This chart cannot predict or project investment performance.

Grow your savings potential



Ready to save more? Manage your contributions through the University of Delaware 403(b) Retirement login via the **University of Delaware Central Authentication Service (CAS)** or visit TIAA.org/udel.

Need more help? Schedule a one-on-one consultation at TIAA.org/schedulenow or call 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

Call with questions at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).



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 fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes 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.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017