



Smart steps today may lead to a more solid financial tomorrow



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

The sooner you enroll, the better the chance of increased savings. On average, Social Security will provide only 40% of the money you will need during your retirement years.¹

For questions regarding your eligibility to contribute to the plan, please contact your HR office.

You can take the right 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. Go to TIAA.org/udel
2. 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. Follow the prompts and print out the confirmation page. You are now enrolled.

Once you have gained access to your account, you will be able to review your investment options and choose allocations.

*Your Social Security Number (SSN) is required for authenticating your identity in alignment with the data your employer has provided to TIAA to establish your plan account and for completing your online registration. It is important to understand when, why and how your personal information is being used. Your SSN is needed to track your earnings and benefits for tax purposes.

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](https://www.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:



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.



Pretax savings

If applicable to your plan, every dollar you save is on a pretax basis, which can reduce your current taxable income.²

1. Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>
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.

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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