For a more sure-footed tomorrow

Saving in your retirement plan is the first step

Power up your retirement savings

Start early and give your money more time to grow through compounding, where savings are reinvested and may generate their own earnings.

Save enough to receive your employer's benefits, if available, and earn the full amount of any employer match.

You'll contribute from your paycheck before paying taxes, which may lower your current taxable income.[1]

Choose after-tax Roth contributions, if available, to withdraw money tax-free after you stop working.[2]

Choose and manage investments to stay on track

Investments support different goals, from growth to stability. The greater the potential reward, the greater the risk and the potential for losses.

Choosing different investment types can help upswings in some investments offset others that under perform. Diversifying your portfolio this way won't guarantee against loss, but it can help manage risk. Learn more about risk tolerance.

Over time, some investments in your portfolio can grow more than planned, creating potential risk. Review your portfolio regularly and adjust investments as needed to stay on track to your goals.

Position your money to last your lifetime

Consider including annuities in your retirement portfolio to provide income that lasts.

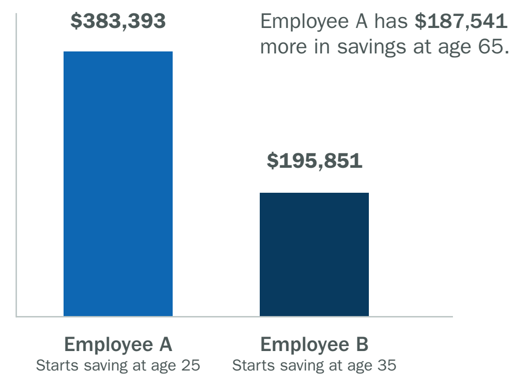
Cover essential needs

Fixed annuities[3] offer dependable income that isn't subject to market volatility. Learn more about TIAA Traditional.

Fund your lifestyle choices

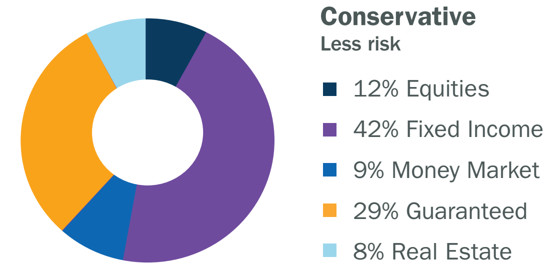
Variable annuities[4] offer growth potential and can help keep pace with inflation. Learn more about variable annuities.

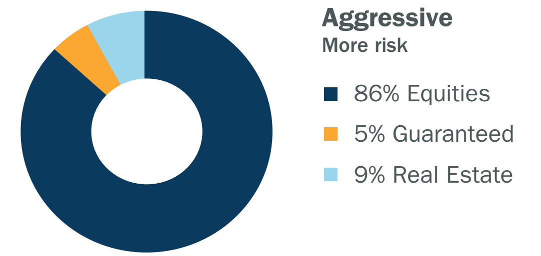
Earn more with compound interest



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions of $200 made monthly at a 6% annual effective rate, compounded monthly.

Sample portfolios show range of risk





1. All withdrawals are subject to ordinary income tax, and an additional 10% penalty may apply on withdrawals prior to age 59½.
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. For governmental 457(b) plans, withdrawals are only allowed following separation from service or when you reach age 70½.
3. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
4. Payments from the variable accounts will rise or fall based on investment performance.

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.

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.

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.
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You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or visit 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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We have your back as you plan ahead

Schedule a personal consultation
Call **800-732-8353**, weekdays,
8 a.m. to 8 p.m. (ET).

Or visit **TIAA.org/schedulenow**

Links and resources

Stay on track brochure (PDF):
TIAA.org/stayontrack

Risk tolerace:
https://vision.tiaa.org/public/vista/risksim

TIAA Traditional:
tiaa.org/traditional

Variable annuities:
tiaa.org/retirementannuities