



# FOR A MORE SURE-FOOTED TOMORROW

Saving in your retirement plan is the first step



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## 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.

You'll contribute from your paycheck before paying taxes, which may lower your current taxable income.<sup>1</sup>

Choose after-tax Roth contributions, if available, to withdraw money tax free after you stop working.<sup>2</sup>

## 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 underperform. 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.

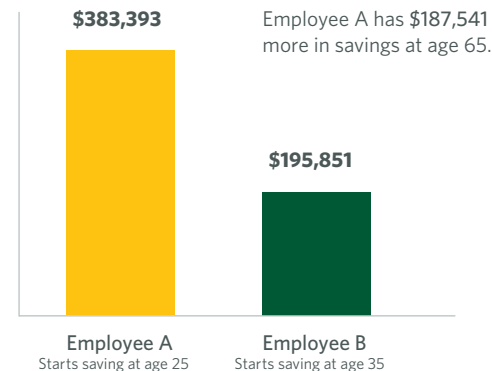
### Cover essential needs

Fixed annuities<sup>3</sup> offer dependable income that isn't subject to market volatility. [Learn more](#) about TIAA Traditional.

### Fund your lifestyle choices

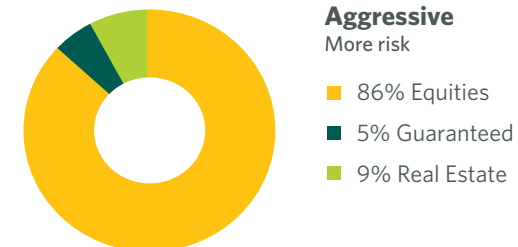
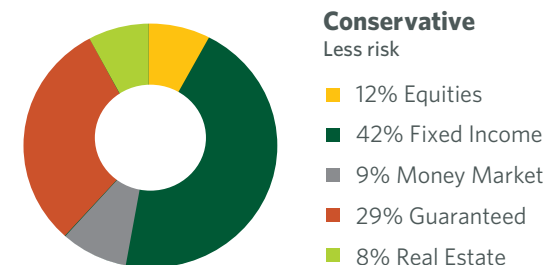
Variable annuities<sup>4</sup> offer growth potential and can help keep pace with inflation. [Learn more](#) about variable annuities.

## 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





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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.

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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 [tiao.org/schedulenow](https://tiao.org/schedulenow)

## Links and resources

Stay on track brochure (PDF):  
[tiao.org/stayontrack](https://tiao.org/stayontrack)

Risk tolerance:  
<https://vision.tiao.org/public/vista/risksim>

TIAA Traditional:  
[tiao.org/traditional](https://tiao.org/traditional)

Variable annuities:  
[tiao.org/retirementannuities](https://tiao.org/retirementannuities)