Enroll. Save. Retire.

Your journey to retirement starts today

At TIAA, our focus is on you and your financial future

We started out offering retirement services to teachers nearly 100 years ago. Today, we're a full-service financial services organization specializing in the distinctive needs of people like you who work in the academic, research, medical, governmental and cultural fields.

With our strong nonprofit heritage, we are committed to providing you:

- Personalized retirement plan advice and guidance from highly trained consultants
- A variety of investment products to help you create a diversified portfolio
- Low fees* so you can potentially get more for your money

And, we look at your financial picture—where you are today, what's important to you and where you want to be at retirement—to help you develop a course of action to reach your goals.

Time can have a significant impact on retirement savings.

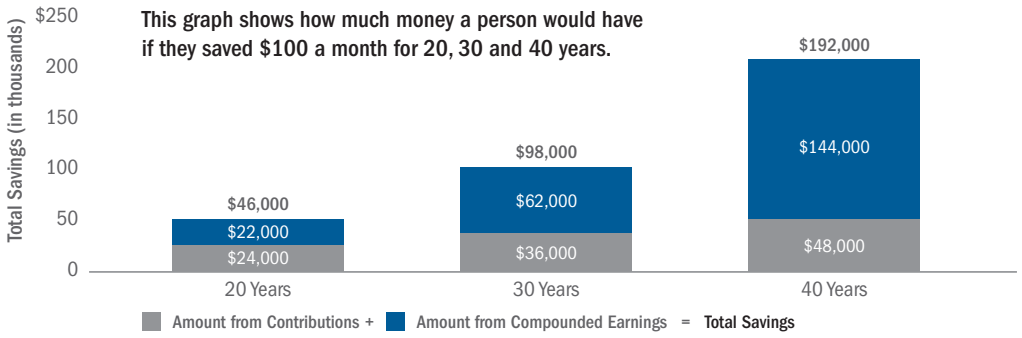
The earlier contributions start, the longer time and money can work through the power of compounding. There is potential for growth on the funds contributed and for growth on their earnings.

Take the first step towards retirement. Enroll today.

Your employer's retirement plan makes it easier than ever for you to start preparing for your retirement. Whether it's years down the road or just around the corner, the time to start saving for retirement is now.

Why it's important to act now

- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.[1]
- Time is on your side: The earlier you act, the more it can potentially do for you.



Assumes a 6% annual return, which is purely hypothetical and not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.

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And don't worry!

You don't have to navigate your way through the process alone. Our experienced financial consultants are waiting to help you. To schedule a session, visit **TIAA.org/schedulenow**.

Your employer's retirement plan offers valuable benefits

Advantages that can help you maximize your savings include:

Convenience

Once you're enrolled, contributions will be automatically applied to your account.

Tax deferral

No taxes are taken on your contributions or their earnings, which compound, until you take money out of the plan.[2]

Access to diverse investments

You can build a portfolio of professionally managed investments to suit your personal goals and risk tolerance.

Personalized retirement plan advice and guidance

You can schedule a session with a financial consultant, who can help you with your retirement plan investments.

Pretax savings

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

So, don't delay. Enroll today!

It's easy: Just click or call

Online
TIAA.org/enroll
24 hours a day, 7 days a week

National Contact Center
888-583-0291
Weekdays, 8 a.m. to 10 p.m.
and Saturdays, 9 a.m. to 6 p.m. (ET)

* Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, December 31, 2015. The expense ratio on all mutual fund products and variable annuity accounts managed by TIAA-CREF is generally less than half the mutual fund industry average. **72%** are less than half their respective Morningstar Universe average and **63%** are less than half their respective Morningstar Universe median.

Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.

[1] Social Security Administration, **http://ssa.gov/pubs/10035.html#a0=1**

[2] 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.

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 log on 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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Agreement for Salary Deduction Under Section 403(b)

By THIS AGREEMENT, made between _____ (employee) and the Astronaut Scholarship Foundation (ASF), the parties hereto agree as follows:

For those employees with at least one (1) year of continuous full-time service with ASF prior to the commencement of a 403b Plan year, ASF will make matching contributions to such employee's 403b Plan account equal to 50% of her annual contribution, up to a maximum annual match amount per employee of $5,000. Such matching contributions will be made prior to the end of each 403b Plan year. Employee will be vested in the matching funds after five (5) years of continuous full-time employment with ASF.

The amount of the employee contribution via wage deduction shall be: (check one)

( ) _____% of gross annual salary (will be calculated and deducted from each payroll)
( ) **$**_____ fixed amount deducted per payroll

This amount will produce a total contribution that does not exceed the employee's statutory limitation under IRC Section 415 or Section 402(g) whichever is less. For employees age 50 and over, this amount may include any additional catch up contribution permitted under IRC 414(v).

Signed this _____ day of _____, 20___.

_____
(Employee)

(Employing Institution)

By _____
(Name) (Title)

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