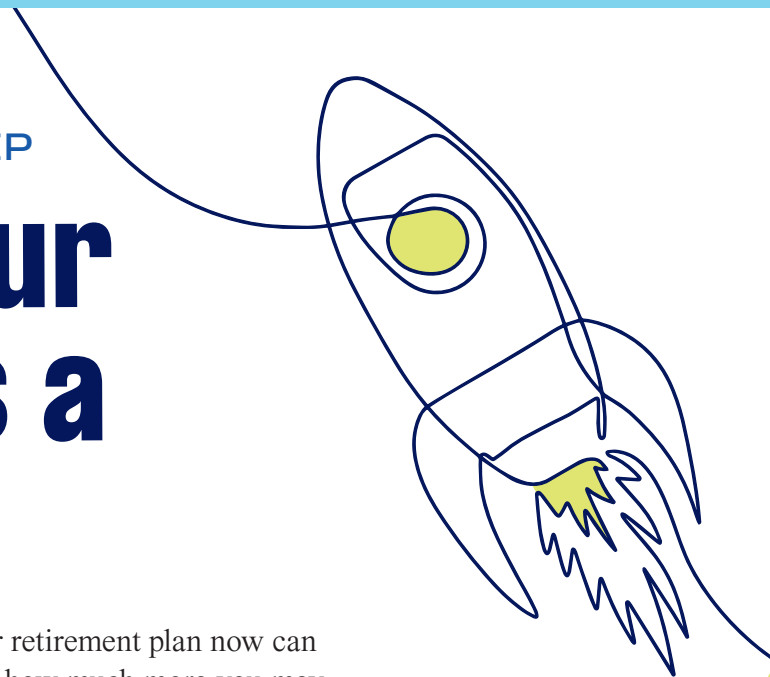


TAKE THE NEXT STEP

# Give your savings a boost.



Contributing a little more to your retirement plan now can make a difference over time. See how much more you may have after 20 years by contributing just 1% more of salary.

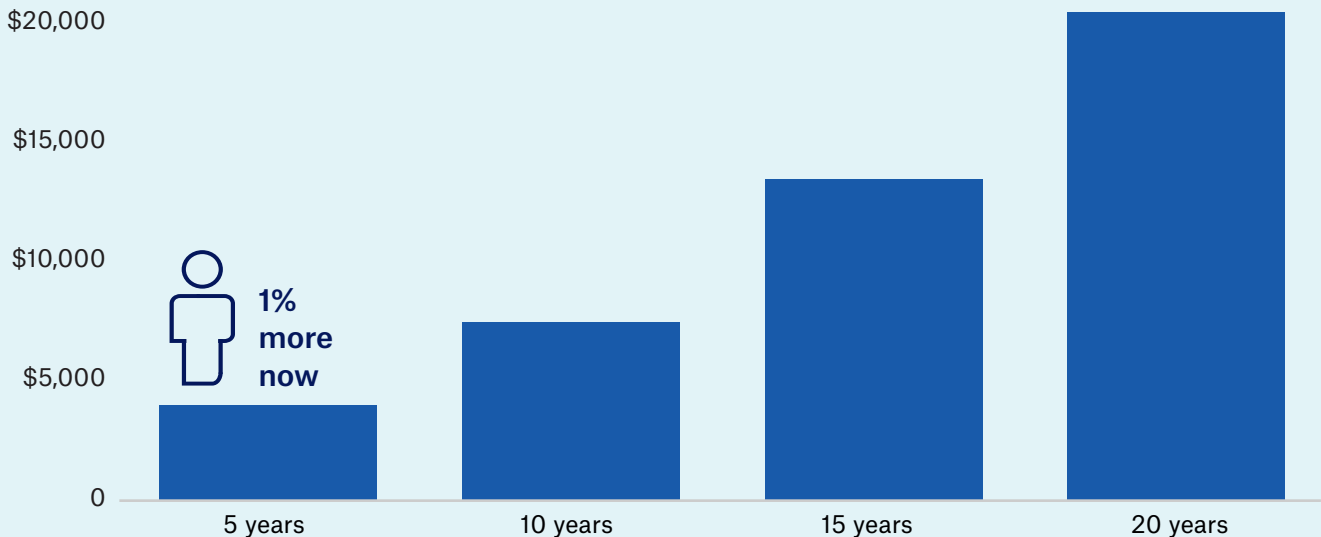


## YOUR FUTURE WON'T WAIT

### Saving even 1% more of pay can add up.

That's just over \$40 per month for a \$50,000 salary.

 Over \$20,000 more later



This hypothetical example assumes an annual salary of \$50,000, a contribution rate of 1% and an annual salary increase of 1%. It 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.



**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.**

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.

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

3012944  
GEV-3012944PR-Y0723D

(07/23)