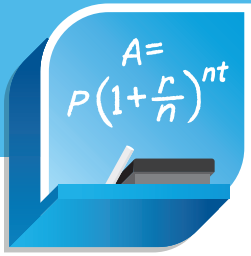


# Smart steps today may lead to a more solid financial tomorrow



## 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.<sup>1</sup>

For questions regarding your eligibility to contribute to the plan, please contact your Benefits office at [URHR@richmond.edu](mailto:URHR@richmond.edu) or visit [TIAA.org/richmond](http://TIAA.org/richmond).

## You can take steps toward planning for a secure retirement. Consider enrolling today. All you need is:

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your selected investment allocations. Need information about your investment options? Please go to [TIAA.org/richmond](http://TIAA.org/richmond) to view the menu.

## You can enroll online in just a few minutes:

- Go to: [TIAA.org/richmond](http://TIAA.org/richmond).
- Select *Ready to Enroll*.
- Follow the instructions provided and if you haven't already, complete a Salary Reduction Agreement. Select *Begin Enrollment*.
- Register for online access or log in if you have an existing Web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

## 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](http://TIAA.org/schedulenow) or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).



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

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.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

**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](http://TIAA.org) for details.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org](http://TIAA.org) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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.

©2017 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017