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.¹

For questions regarding your eligibility to contribute to the plan, please contact your Benefits office at URHR@richmond.edu or visit 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 to view the menu.

You can enroll online in just a few minutes:

- Go to: 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 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.

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