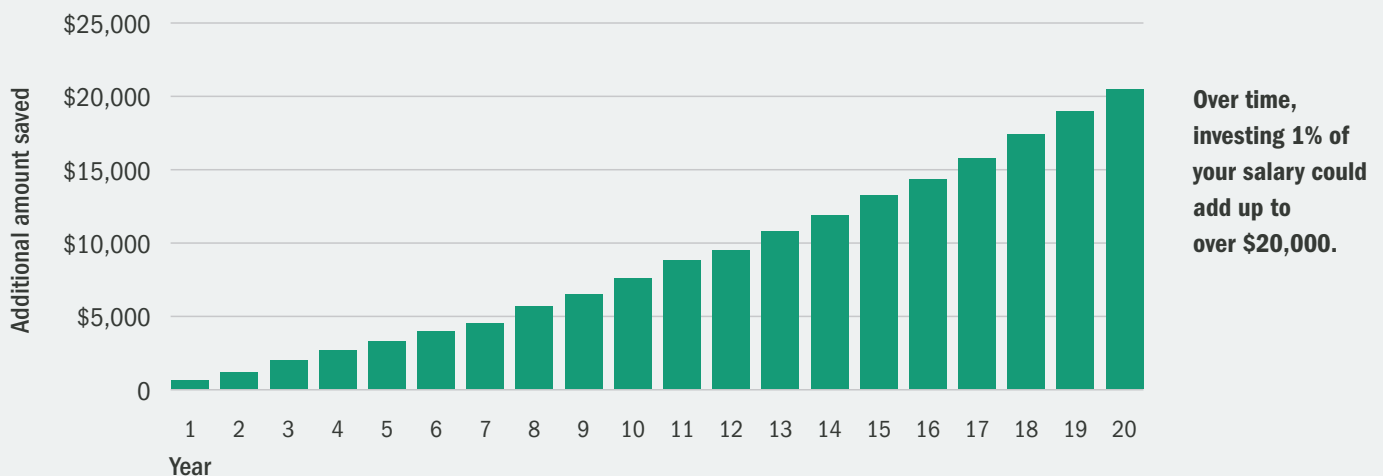


# Small change now, big milestones later

## Boosting your savings by 1% could really add up

Consistency is one of the simplest and yet most important strategies for saving—and one that can help you live the life you deserve in retirement. The beauty of it? It doesn't take much to make a positive impact on your savings. Over time, even the smallest increase can go a long way. See for yourself in the following example.

### See how much persistence can pay off



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



### Grow your savings potential

Ready to save more? Manage your contributions by calling your Benefits office.

Need more help? Schedule a one-on-one consultation at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

Call with questions at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).

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