



ENROLL TODAY

In a world of unknowns, TIAA can offer retirement security.

TIAA monthly retirement checks offer the assurance you'll have money coming in as long as you live.

WE'RE HERE TO HELP.

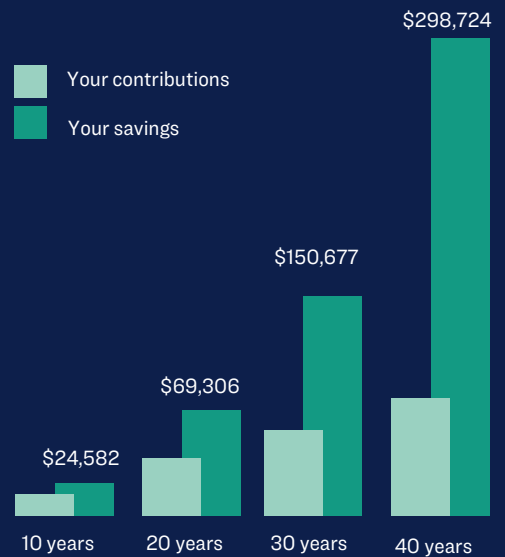


Learn more about lifetime income, schedule your appointment online, or call TIAA at **800-732-8353** weekdays, 8 a.m. to 8 p.m. (ET).

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

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

Saving about \$5 a day over the years
(Just \$150 a month)



The above illustration is intended to show a hypothetical example of the principle of compounding. The example doesn't include the impact of any investment fees, expenses, or taxes that would be associated with an actual investment. If such costs had been taken into account, the results shown would have been different.

Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

Source: Compound Interest Calculator, Investor.gov as of July 1, 2025.



Find out more at:
tiaa.org/retirementfair

Learn, create, and consider.

Debt Learn how to get debt under control.	tiaa.org/managedebt
Spending Create a plan to keep spending in check.	tiaa.org/budget or log in to try 360 Financial View
Investing Consider these five key principles for long-term investing.	tiaa.org/keys2investing
Income for life Guarantee part of your savings for income that keeps going when you stop working.*	tiaa.org/traditional
Market volatility Learn how to navigate the ups and downs.	tiaa.org/commentary



*Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa.org

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 is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

Lifetime income is provided only after you annuitize your savings; payment amounts are set at annuitization and depend on factors such as your age, account balance, chosen payout option, and prevailing interest rates.

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.

©2025 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

4619252

6/30/2025



Find the support you need online or in person.

A TIAA financial consultant can help you with your enrollment options, contribution rate, and investments that are right for your goals.

Enroll right away at:
tiaa.org/utexas

Schedule a call at:
tiaa.org/schedulenow

Or call TIAA at **800-732-8353**
weekdays, 8 a.m. to 8 p.m. (ET)

Try our on-demand webinars:
tiaa.org/webinars

Manage your account online at:
tiaa.org/login

Download the TIAA app:

