



Smart steps today may lead to a more solid financial tomorrow

You can take the right steps toward planning for a secure retirement. Consider enrolling today.

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

No matter where you are in life, TIAA focuses on you and your financial future. You can receive:

- Advice¹ and education from experienced consultants, customized to your goals.
- Information on investment options in your retirement plan.
- Online access to interactive tools and calculators to help you plan for retirement.

Enrolling online is easy. All you need is:

- Your Social Security number.
- Your beneficiary's Social Security number, birth date and address, if possible.
- Your selected investment allocations. Please go to TIAA.org/slu to view the menu.

You can enroll online in just a few minutes:

- Go to TIAA.org/slu.
- Select *Ready to Enroll*.
- 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.

Once you have gained access to your account, you will be able to review your investment options and choose allocations.

To create or change your Salary Deferral Agreement or choose your investments

- Log in to your account at TIAA.org/slu.
- Click on *Actions*.
- Choose *Change contribution amount* to update the percentage for your contributions and the date to make your change effective.
- Choose *Change your investments* to update your investment allocations.

Note: Changes are sent to SLU once per payroll period. Updates to payroll deductions for 403(b) will be made on the next available paycheck.



Enrolling today could help you start planning for a more secure future.

The sooner you enroll, the better the chance of increased savings.

For questions regarding your eligibility to contribute to the plan, visit TIAA.org/slu.



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Advice¹ 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](https://www.tiaa.org/schedulenow) or call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT).

Your employer's retirement plan offers the following benefits you can take advantage of:



Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



Tax deferral

No taxes are taken on your contributions or their earnings until you take money out of the plan.²



Diverse investments

You can build a portfolio of investments suited to your personal goals and risk tolerance.



Pretax savings

If applicable to your plan, every dollar you save is on a pretax basis, which can reduce your current taxable income.²



¹ Using an advice methodology from Morningstar Investment Management, LLC.

² Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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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CREATED TO SERVE.