



# Enroll. Save. Retire.

## Your journey to retirement starts today

### Important

Employees are eligible to make their own contributions provided they have completed the necessary Salary Deferral Agreement, which is available at [TIAA.org/utahstate](http://TIAA.org/utahstate) or your HR office.

For questions regarding your eligibility to contribute to the plan, please contact your HR office or visit [TIAA.org/utahstate](http://TIAA.org/utahstate).

You can receive personalized investment advice from TIAA. A financial consultant can help you select the mix of investment options appropriate for your retirement savings goals and risk tolerance. For more information, call **800-842-2252**.

The Utah State University retirement plan makes it easier than ever for you to start preparing for your retirement today. TIAA makes it easy for you to enroll.

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your investment allocations. For information about your investment options, please go to [TIAA.org/enroll](http://TIAA.org/enroll) to review the menu.

### To enroll online:

Go to [TIAA.org/enroll](http://TIAA.org/enroll), and click on *Enroll or Update*, then click on the plan name you wish to enroll in. You will come to the *Welcome* page. Once on this page:

- **If you are a first-time user:** Click *Register* to set up your user ID and password.
- **If you are a returning user:** Enter your established TIAA user ID and click *Log In*.
  - Follow the on-screen directions to complete your enrollment application.  
*Note: At the allocation screen, click on any investment choice to view its fact sheet.*
  - Print a confirmation page from the *Thank You* screen.

### And don't worry...we're here to help!

You don't have to navigate your way through the process alone. Our experienced financial consultants are waiting to help you. 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).

When Enrolling at [TIAA.org/enroll](http://TIAA.org/enroll) you will need to enter the Plan Access Code for USU Retirement Plans

401(a) 102846

403(b) 102847

457(b) 102846



BUILT TO PERFORM.

CREATED TO SERVE.

### Why it's important to act now

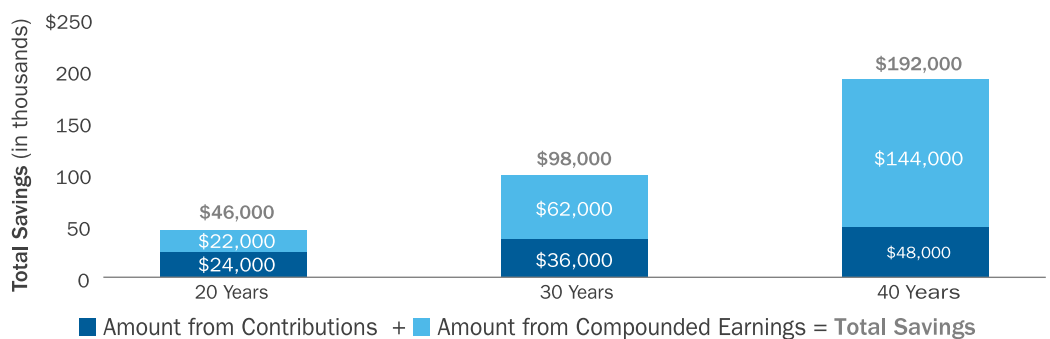
- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.<sup>1</sup>
- Time is on your side: the earlier you act, the more it can do for you.

## Join the Utah State University today

Whether it's years down the road or just around the corner, the time to start saving for retirement is now.

### Time can have a significant impact on your retirement savings

The earlier contributions start, the more time and money can work through the power of compounding. There is a potential for growth on the funds contributed, and for growth on their earnings.



This graph represents a hypothetical illustration showing how much money a person would have if they saved \$100 a month for 20, 30 and 40 years. The illustration assumes a 6% annual return. It is purely hypothetical and is not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect deduction of expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.



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

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, 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/utahstate](http://TIAA.org/utahstate) for details.

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

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