

TIAA MINOR IRA

Help the kids in your life invest early.



Contact us to learn more or get started.

Call
800-842-2252
Weekdays,
8 a.m. to 7 p.m. (ET).

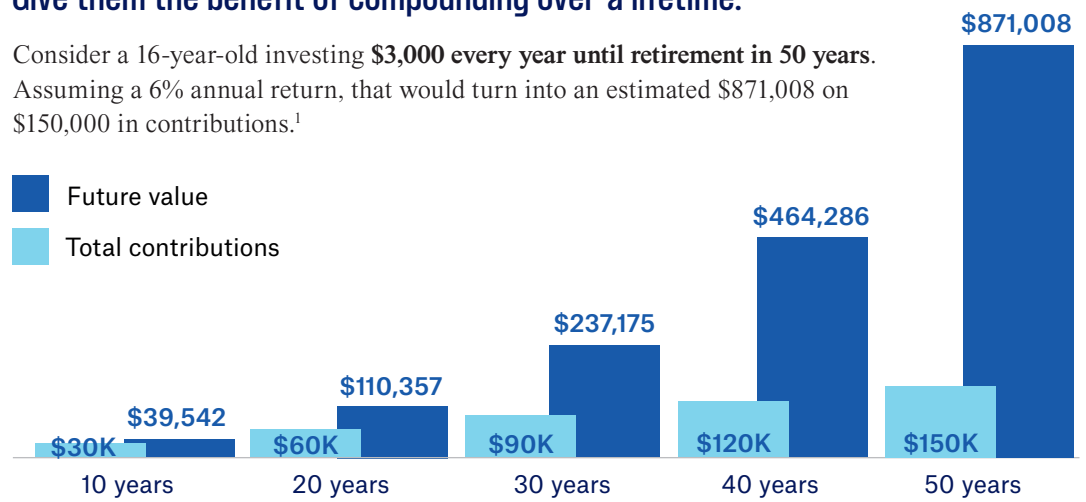
Or go to
TIAA.org/MinorIRAform
to get your application.

Every year counts when it comes to saving for retirement. A TIAA Minor IRA could help kids take advantage of time and get started now.

Whether they're mowing lawns on weekends or clocking regular hours at a part-time job, you can open a TIAA Minor IRA on behalf of any income-earning child. They can contribute funds now, giving their money the potential to grow and compound for years to come. It's a great way to teach them the power of investing and the value of saving early.

Give them the benefit of compounding over a lifetime.

Consider a 16-year-old investing **\$3,000 every year until retirement in 50 years**. Assuming a 6% annual return, that would turn into an estimated \$871,008 on \$150,000 in contributions.¹



Manage the account until they come of age.

- **No account-opening or maintenance fees.**²
You can open a TIAA Minor IRA for any child with a U.S. address who has earned income.
- **Contributions up to current IRA limits or 100% of earned income, whichever is less.**
While you control the account, contributions are based on the child's earned income.
- **Same tax benefits as any IRA.**
You can choose a Roth (after-tax) IRA or traditional (pretax) IRA for tax-advantaged saving.³
- **Ownership transfers at legal adulthood, typically age 18 or 21 depending on your state.**
At that time, the child takes over the account and can open a TIAA IRA account of their own.



¹ This illustration is intended to show a hypothetical example of the principle of compounding. The example does not 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 of \$250 are made monthly at a 6% annual effective rate, compounded annually. Actual performance will vary with market conditions. Source: Compound Interest Calculator, Investor.gov.

² There is no account fee to own a TIAA Minor IRA. However, brokerage transaction fees may apply. In addition, investors are subject to the underlying funds' portfolio management fees and expenses. Accounts with a balance of less than \$100 can be closed at the discretion of TIAA. A \$130 termination fee applies if the IRA is closed.

³ The TIAA group of companies does not provide legal or tax advice. Please consult your tax or legal advisor to address your specific circumstances.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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

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, including the principal amount invested.

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