



# Your new job comes with benefits

Enroll in your retirement plan today

## Enrolling with TIAA is a smart move

Your financial well-being is important every day. Even if your retirement is years away, the sooner you start, the more time your money has to work for you. Enrolling in The University of Tennessee ORP can help put you on a path toward a more secure financial future.

### More than a savings plan

When you choose us for your retirement plan, you'll get more than just a way to save for retirement. A TIAA plan is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you'll have:



**Financial advice,** regardless of how much you have invested



**A wide range of investments** to help build a diverse portfolio



**Online interactive tools and insights** to help you set goals and track how you're doing



**24/7 access** to your account online and through TIAA mobile

**Enrolling is easy.**  
**Go to [TIAA.org/ut](https://TIAA.org/ut).**

- 1 Click the *Ready to enroll* button.
- 2 Follow the prompts to enroll. It's that simple.

If you're a **first-time user**, click *Register with TIAA* to create your user ID and password. If you're a **returning user**, enter your TIAA user ID and click *Log In*.

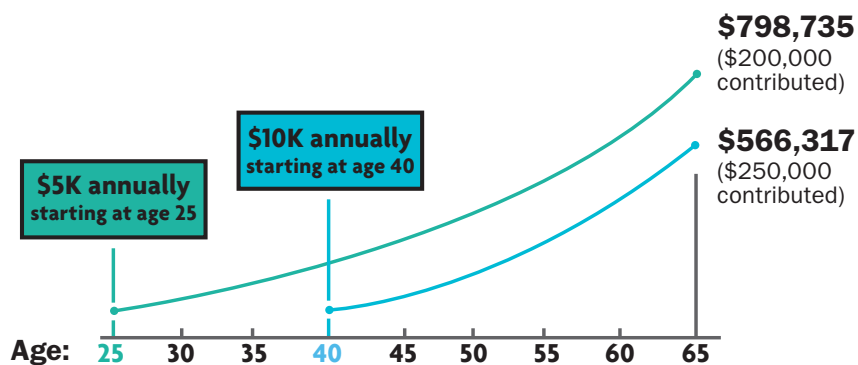


BUILT TO PERFORM.

CREATED TO SERVE.

## The benefits of starting now

The sooner one starts to save, the more time their money has to potentially grow through the power of compounding interest. As you can see below, even if someone has less to contribute now, they may end up with more in the long run just by giving it more time.



Hypothetical illustration only. 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.

Get started  
today at  
[TIAA.org/ut](https://TIAA.org/ut).

It only takes a few minutes to take control of your financial future with help from TIAA.

### Tax-deferred savings

Your contributions are pretax (as allowed by your plan), which can reduce your current year taxable income. This helps you build savings for the long term while reducing your taxes in the short term. No taxes are owed on your contributions or any earnings until you take money out of the plan at retirement.\*

### Diverse investments

You can choose from a wide variety of funds to build a portfolio of investments suited to your personal goals and risk tolerance.

### Convenience

Once you've enrolled, your contributions are automatically deducted from your paycheck and applied to your account.

\*Does not apply to Roth contributions (if allowed in your plan). All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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## Your quick start online resources

Once you've enrolled in your plan, you'll have access to a wide range of resources to help you manage your account, learn about investing and much more.

### Manage your retirement account online

In addition to updating personal information and signing up for eDelivery, you can also manage your investments online. Under "ACTIONS," you can:



#### Change how your contributions are invested

Go to [Change investments](#)



#### Roll over money into your plan<sup>1</sup>

Go to [Roll over to employer plan](#)



#### Name your beneficiaries

Go to [Add/edit beneficiaries](#)

Be ready for what's ahead.  
Go to [TIAA.org/ut](https://TIAA.org/ut).

A few clicks can help put you on a path to a more secure future.

## Learn about investing and planning

Interested in learning more about retirement planning or improving your overall financial well-being? Start here.



#### Retirement Advisor

Go to [TIAA.org/retirementadvisor](https://TIAA.org/retirementadvisor) to plan for your retirement

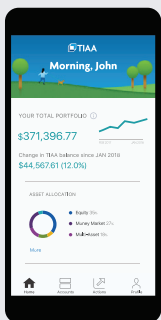


#### Webinars

Go to [TIAA.org/webinars](https://TIAA.org/webinars) to view and participate in events

## Set goals and track your progress at TIAA.org/tools

Find more tools that can show you how your saving habits will impact your future and help you set realistic goals to get you where you want to be.

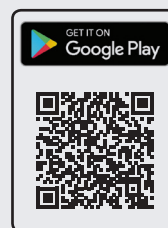


### Go mobile to access your account from anywhere

Check balances, monitor your investments, talk to TIAA and more.

### Download the Apple or Android app

Scan the code with your phone.



# TIAA is here for you

Our mission is to help you meet your personal vision of financial success at every stage in life. Choosing TIAA gives you an ally in planning your financial future in a way that's right for you. We put your goals first, supported by the people, tools and expertise you need to help you succeed.



## We provide advice for all

Whether you have \$500 or \$5 million, our financial consultants are here to help you make informed decisions about investing and planning that are right for you.



## We share our profits<sup>2</sup>

With TIAA Traditional, our “sharing the profits” approach seeks to reward participants with additional growth and income.



## We invest responsibly

We incorporate environmental, social and governance (ESG) factors across all funds and asset classes, making us a leader in responsible investing.



## We create lifetime income

We offer a range of annuities which, other than Social Security and pensions, are the only retirement option capable of providing income that's guaranteed for as long as you live.<sup>3</sup>



<sup>1</sup> Prior to rolling over, consider your other options. You may be able to leave money in your current plan, withdraw cash or roll over the assets to a new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features and tax treatment. Speak with a TIAA consultant and your tax advisor regarding your situation. Learn more at [TIAA.org/reviewyouroptions](https://TIAA.org/reviewyouroptions).

<sup>2</sup> Interest credited to TIAA Traditional Annuity includes a guaranteed rate, plus additional amounts as may be established by the TIAA Board of Directors. Additional amounts are not guaranteed for future years.

<sup>3</sup> Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

Advice is obtained using an advice methodology from an independent third-party.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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.

**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.**

**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://TIAA.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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