



TIAA EXECUTIVE BENEFITS SOLUTIONS

Enhance your competitive advantage by offering executive compensation arrangements.

In today's competitive market, building an attractive, cost-effective executive compensation package can give your institution an advantage. TIAA Executive Benefits Solutions provides full-service offerings designed to help your organization attract, retain and successfully retire executives and certain key employees.

Recruit.

Many executives, leaders and innovators are seeking attractive incentives beyond the traditional salary, bonus and benefits packages. The best companies develop comprehensive executive compensation programs to find and keep key employees. However, benefits and compensation offered by tax-exempt organizations are subject to different rules and regulations than corporate packages.

Retain.

TIAA understands the unique challenges facing tax-exempt organizations like yours. We partner with you to create customized, attractive and transparent executive compensation arrangements that might include nonqualified deferred compensation (NQDC) plans, insurance solutions and supplemental retirement income options designed to meet the requirements of the Internal Revenue Code (IRC) and regulations.

Reward.

You can rely on TIAA.

You've already chosen TIAA as a trusted partner to provide retirement services to your employees. We understand the value that leaders and innovators bring to your organization.

TIAA is a Fortune 100 financial services organization and a leading provider of retirement benefits in the not-for-profit sector. As of December 31, 2024, TIAA has \$16 billion NQDC assets under administration for more than 2,400 client institutions and 132,000 participants. In addition to executive compensation arrangements, TIAA offers investment products and services, including full-service brokerage and wealth management.^{1,2} As of December 31, 2024, TIAA had \$1.3 trillion in combined assets under management, with the goal of helping investors achieve lifetime financial security.³

Define. Identify. Develop.

TIAA Executive Benefits Solutions offers a suite of solutions and resources to help your organization define, identify and develop your executive benefits offer.

Define

Define your goals. Assess your existing retirement plans and any NQDC agreements. Customize a solution that can help your employees:

- Address retirement income gaps
 - Maximize tax deferral of compensation
 - Accumulate wealth
-

Identify

Identify plan features—such as eligibility, vesting, funding and distribution options—to structure an effective executive compensation program. Consider critical components:

- Eligibility
 - Vesting schedules
 - Tax and distribution strategies
 - Funding arrangements that might include a rabbi trust
-

Develop

Develop a strategy that aligns your defined goals with your preferred plan features to create a competitive executive compensation solution. Available strategies:

- 457(b) and 457(f) NQDC arrangements
 - 415(m) excess benefit plans
 - 403(b) and 401(a) supplemental executive retirement plans (SERPs) for public employers
 - 409A NQDC plans
 - Insurance solutions—including executive bonus plans, executive healthcare benefits, restrictive executive bonus plans (REBAs) and split-dollar arrangements
-

When considering your executive compensation arrangement options, consult your legal or tax advisor as the TIAA group of companies can't provide legal or tax advice. However, we can work with you to identify tax implications associated with available executive compensation strategies, including:

- How a deferred compensation vesting schedule aligns with the executive's employment contract
- How deferred compensation might be paid
- What factors you might consider when designing an executive compensation arrangement



Next steps

Contact your TIAA representative today to discuss how TIAA Executive Benefits Solutions can help your organization enhance its competitive advantage when recruiting, retaining and rewarding executives and key employees. If you're served by the Administrator Telephone Center, consultants are available at **888-842-7782**, weekdays, 8 a.m. to 8 p.m. (ET).



1. Brokerage services are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC.
2. May not be available to all employees.
3. As of December 31, 2024, assets under management across Nuveen Investments affiliates and TIAA investment management teams are \$1.3 trillion.

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.

The tax information contained herein is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties that may be imposed on the taxpayer. It was written to support the promotion of the products and services addressed herein. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.

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

4222298-0127

2160164

(03/25)

For Institutional Investor use only. Not for use with or distribution to the public.