

Expanding your workforce's retirement savings options

As a plan sponsor, you want your employees to maximize their retirement plan savings. Yet some of your employees can save more than your retirement plan allows. An IRA would allow these employees to save beyond your plan limits and also provides a way for workers who can't participate in your plan—such as adjunct faculty members—to save for retirement.

Graduate students also may soon be able to use IRAs to save for retirement. U.S. Senators Warren and Lee introduced the Graduate Student Savings Act of 2016, which would allow graduate students to deposit in an IRA income received as financial support for their studies—typically from a college or university.

You can put all your workers on track to greater retirement security by educating them about and encouraging them to take advantage of IRAs. If this act passes, you also could offer IRA education to graduate students.

The right IRA provider can offer access to valuable financial advice and the option to create retirement income workers can't outlive.

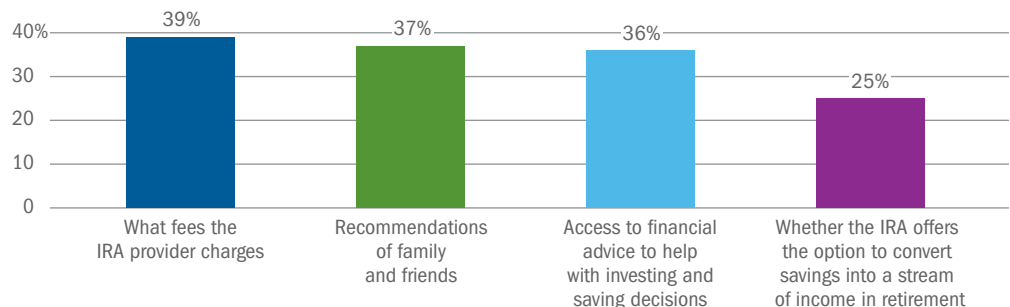
More than just a retirement savings account

IRAs are much more than just a place for Americans to invest their savings. With the right provider, they also can provide workers with access to valuable financial advice and the option to create retirement income that they can't outlive.

Unfortunately, TIAA's fifth annual IRA Survey¹ found that few Americans look at the full range of IRA benefits. These benefits can help workers better prepare for retirement. That's why it's so important to raise awareness about IRAs.

Many Americans don't consider important IRA benefits

What are the most important factors in choosing an IRA?



IRA education can make a difference with younger workers

Education is likely to have the greatest impact on workers that aren't very familiar with IRAs. The survey highlights an opportunity for more IRA education with one segment of the population: Gen Y. Thirty-five percent of Gen Y respondents who are not contributing to an IRA say they do not know enough about IRAs to consider using one.

Retirement security is the goal

Educating your entire workforce about IRAs can go a long way to helping them achieve long-term financial well-being. Ultimately, your workforce will appreciate the retirement planning support you offer them.



1. The 2016 TIAA IRA Survey was conducted by KRC Research by phone among a national random sample of 1,003 adults, age 18 years and older, from Feb. 18 to 21, 2016, using a combination of landline and cell phone interviews. The margin of error for the entire sample is plus or minus 3.1 percentage points. Margin of error may vary depending on subgroup analysis.

The TIAA group of companies does not provide legal or tax advice. Individuals should consult their legal or tax advisor.

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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017