

# Building guaranteed monthly income for life

## with TIAA Traditional fixed annuity\*

**77%** of plan sponsors are concerned their employees will outlive their retirement savings.<sup>1</sup>

This gives plan sponsors an opportunity to ensure their retirement plan offers investment options that can help make sure their workforce will never run out of income in retirement.

**67%**

of employees report being stressed about their financial situation.<sup>2</sup>

**1 in 3** Americans have less than \$5K saved for retirement.<sup>3</sup>

About **1 in 3** 65-year-olds today will live past the age of 90.<sup>4</sup>

**33%**

**What if you could help your employees turn their savings into a regular monthly “paycheck” in retirement?** The path toward guaranteed monthly income for life can start with you.

While employers and employees have a strong interest in lifetime income, only **12%** of plan sponsors offer fixed annuities like **TIAA Traditional**, which can provide guaranteed income for life.<sup>5</sup>

### TIAA Traditional offers:

- Guaranteed growth
- Guaranteed lifetime income
- Exclusive benefits

**Knowing how and where to invest money can be challenging.** Market volatility and the increasing cost of living can easily erode retirement savings. As a plan sponsor, with **TIAA Traditional**, you have an opportunity to help employees mitigate that risk by providing an investment menu option that converts savings into a “paycheck” for life in retirement.

**What’s unique about TIAA Traditional—** the exclusive benefit of profit sharing.

### What this means for your employees:

Long-term contributors to TIAA Traditional receive, on average, **21%** more lifetime income in retirement.<sup>6</sup>

- It guarantees a minimum paycheck for life in retirement.
- It has historically paid more than the minimum return since 1949.
- It offers several flexible payout options.

Help your employees get on the path toward never running out of money in retirement by offering investment menu options that can help them convert retirement savings into guaranteed monthly income for life.

Explore how TIAA Traditional can help deliver greater financial confidence to your workforce.

[Learn more](#)

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1. If you're worried about your workforce's retirement, you're not alone. TIAA, 2018.  
 2. PwC's 8th annual employee financial wellness survey; 2019 results. PwC, 2019.  
 3. 1 in 3 Americans have less than \$5,000 saved for retirement—here's why so many people can't save. Elkins, Kathleen. CNBC, 2018.  
 4. When to start receiving retirement benefits. Social Security Administration, 2019.  
 5. TIAA 2018 Plan Sponsor Retirement Survey. TIAA, 2018.  
 6. Frequently asked questions about TIAA Traditional. TIAA, 2019.  
 TIAA may share profits with Traditional Retirement Annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed.

TIAA Traditional is a fixed annuity product issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY.

TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.

\* Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.  
 \*\* Interest credited to TIAA Traditional accumulations includes a guaranteed rate, plus additional amounts that may be established on a year-by-year basis by the TIAA Board of Trustees. The additional amounts, when declared, remain in effect through the "declaration year" which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for future years.