

Building guaranteed monthly income for life

with the TIAA Secure Income Account fixed annuity*

77% of plan sponsors are concerned their employees will outlive their retirement savings.¹

This gives plan sponsors an opportunity to strengthen their plan's default by adding a guaranteed solution 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.²

1 in 3 Americans have less than \$5K saved for retirement.³

About **1 in 3** 65-year-olds today will live past the age of 90.⁴

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 **the TIAA Secure Income Account**, which can provide guaranteed income for life.⁵

The TIAA Secure Income Account 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 **the TIAA Secure Income Account**, you have an opportunity to help employees mitigate that risk by adding a guaranteed solution to your plan's default that converts savings into a "paycheck" for life in retirement.

What's unique about the TIAA Secure Income Account**—the exclusive benefit of "profit sharing."

What this means for your employees:

Long-term contributors to a TIAA fixed annuity have received, on average, **21%** more lifetime income in retirement.⁶

- 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 adding an option for lifetime income that can help them pursue the lifestyle they envision for retirement.

Explore how the TIAA Secure Income Account 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, 2020.

*Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

**Interest credited to TIAA Secure Income Account 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.

The TIAA Secure Income Account is a guaranteed insurance contract issued by Teachers Insurance and Annuity Association of America (TIAA) and not an investment for federal securities law purposes.

The TIAA Secure Income Account is subject to certain state insurance department regulatory approvals. The contract has been approved in some but not all states. As a result, information provided within this presentation regarding the features, benefits and availability of this product may be subject to change.