



IRS announces contribution limits for 2019

You can contribute up to \$19,000 to your retirement account. And if you're 50 or older, you're eligible to contribute an additional \$6,000, for a total of \$25,000.

Contributing helps you create a nest egg that can make it possible for you to retire on your terms.

Saving more means deferring more in taxes

Chances are the cost of living will only increase. So saving more may bring you closer to the kind of retirement you want and deserve.

The impact to your take-home pay from contributing may not be as great as you think. A financial consultant can help answer your questions.

How to put more money to work for your retirement—starting today

Starting or increasing your plan contributions is easy.

- Go to your Benefits Office for a Salary Reduction/Deduction form.
- Call us at **800-842-2252** and we'll let you know if your plan lets you complete the form online. We can help you complete the form so there's no delay in stepping up your contribution level.
- Your plan offers a wide range of investment choices, so you can build a diversified portfolio.
- Consider increasing your retirement plan contributions today. Give your investments more potential. Visit **TIAA.org** or call **800-842-2252**—our financial consultants are available weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

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