



Steps taken today can lead to a more solid financial tomorrow



You can enroll now and start planning for a more secure future

On average, Social Security will provide only 40% of the money you will need during your retirement years.¹

For questions regarding your eligibility to contribute to the plan, please contact your HR office.

To enroll online you will need:

- Your Social Security Number
- Your beneficiary's Social Security Number, birth date and address, if possible
- Your selected investment allocations. Need information about your investment options? Please go to TIAA.org/pacific to view the menu.

It only takes a few minutes to enroll:

1. Go to TIAA.org/pacific and click *Enroll or Update*.
2. Select the radio button: *403(b) Retirement Plan, Supplemental Retirement Plan* and click *Begin enrollment* to be taken to the *Welcome Page*.
 - If you are a first-time user: Click *Register with TIAA* to create your user ID and password.
 - If you are a returning user: Enter your TIAA user ID and click *Log In*.
3. Follow the prompts and print out the confirmation page. You are now enrolled.

To create or change your contribution amount:

1. Go to TIAA.org/pacific and click *Enroll or Update*.
2. Select the radio button: *403(b) Retirement Plan, Supplemental Retirement Plan* and click *Begin enrollment*.
3. You will come to the *Welcome* page. Once on this page:
 - If you are a first-time user: Click *Register with TIAA* to set up your User ID and password.
 - If you are a returning user: Enter your established TIAA User ID and click *Log In*.
 - In the *My Account* drop-down menu, select *Change My Contribution* and follow the onscreen instructions.
4. Print a confirmation page from the *Thank You* screen.

You don't have to go it alone.

A TIAA financial consultant can help you select a mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow or call TIAA at 800-732-8353, weekdays, 5 a.m. to 5 p.m. (PT).

Your employer's retirement plan offers these features:



Convenience

Contributions are automatically applied to your account.



Tax deferral

No taxes are taken on your contributions or their earnings, until you take money out of the plan.²



Diverse investments

You can build a portfolio of professionally managed investments suited to your personal goals and risk tolerance.



Pretax savings

If applicable to your plan, every dollar you save is on a pretax basis, which can reduce your current taxable income.²



1. Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

2. Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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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.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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