

www.tiaa.org/myretirementplan

Tusculum College

Enroll. Save. Retire.

Your journey to retirement starts today.



At TIAA, our focus is on you and your financial future.

We started out offering retirement services to teachers nearly 100 years ago. Today, we're a full-service financial services company specializing in the distinctive needs of people like you who work in the academic, research, medical and cultural fields.

With our strong nonprofit heritage, we are committed to providing you:

- Personalized retirement plan advice and guidance from highly trained consultants
- A variety of investment products to help you create a diversified portfolio
- Low fees* so you can potentially get more for your money

And, we look at your financial picture—where you are today, what's important to you and where you want to be at retirement—to help you develop a course of action to reach your goals.

Time and compounding can significantly impact your retirement savings.

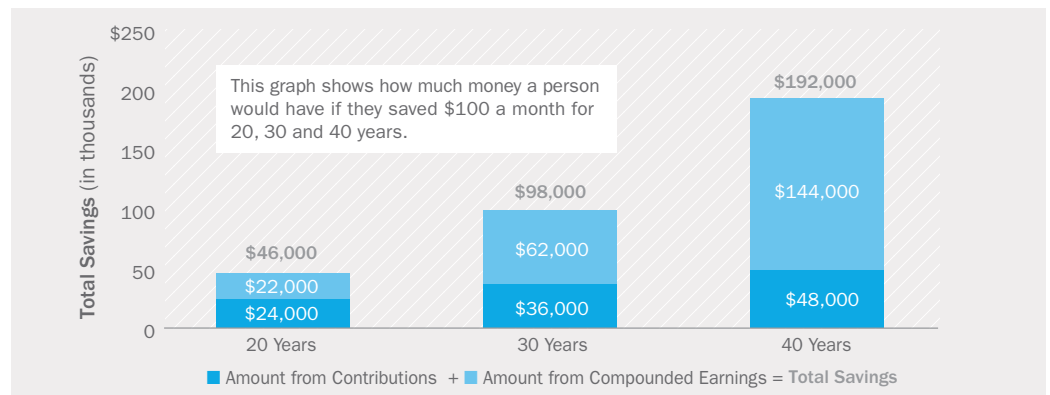
You should enroll today because the earlier you start, the more time and money can work for you through the power of compounding. You not only have the potential for growth on the funds contributed to your account, you also have the potential for growth on their earnings. And, the longer you save, the more powerfully compounding can work for you.

Take the first step towards retirement. Enroll today.

Your employer's retirement plan makes it easier than ever for you to start preparing for your retirement. Whether it's years down the road or just around the corner, the time to start saving for retirement is now.

Why it's important to act now

- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.¹
- Time is on your side: the earlier you act, the more it can potentially do for you.



Assumes a 6% annual return, which is purely hypothetical and not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.



Your employer's retirement plan offers valuable benefits.

Advantages that can help you maximize your savings include:

Get a head start on your future.

Visit tiaa.org/myretirementplan for step-by-step instructions on how to enroll in your plan. Have the following access code 337039 available.



Convenience

Once you're enrolled, contributions will be automatically applied to your account.



Tax deferral

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



Access to diverse investments

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



Personalized retirement plan advice and guidance

You can schedule a session with a TIAA Financial Consultant, who can help you with your retirement plan investments.



Pretax savings

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

So, don't delay. Enroll today!

It's easy: just click or call.



Online

www.tiaa.org/myretirementplan 24 hours a day, 7 days a week



Participant Services Group 888 583-0291

Monday to Friday, 8 a.m. to 10 p.m.
and Saturday, 9 a.m. to 6 p.m. (ET)

And don't worry!

You don't have to navigate your way through the process alone. Our experienced TIAA Financial Consultants are waiting to help you. To schedule a session, visit www.tiaa.org/schedulenow.

*Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, March 31, 2015. The expense ratio on all mutual fund products and variable annuity accounts managed by TIAA is generally less than half the mutual fund industry average. 67% are less than half their respective Morningstar Universe average and 59% are less than half their respective Morningstar Universe median.

Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.

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

² All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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.

TIAA 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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