



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

We started out offering retirement services to teachers 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 education from highly trained consultants
- A variety of investment tools to help you create a plan or diversified portfolio

And, we look at your whole 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 help you reach your goals.

And don't worry...we're here to help!

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 tiaa.org/schedulenow.

We also offer an array of online tools and other services to help you create an effective retirement strategy and make informed investment decisions. If you have any questions—or just want to talk—don't hesitate to contact us.

We're here to help you!



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.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, 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. The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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Enroll. Save. Retire.
Your journey to retirement starts today.

tiaa.org/chapman | Chapman University



BUILT TO PERFORM.

CREATED TO SERVE.

You can take the first step toward retirement by enrolling today.

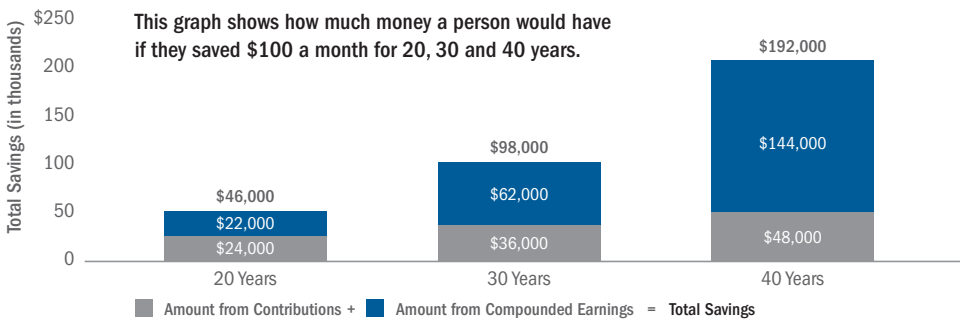
Your employer's retirement plan makes it easier than ever for you to start preparing for your retirement. Whether it's years down the road or just around the corner, a good time to start saving for retirement is now.

Consider taking action 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 do for you.

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 opportunity there is for compounding to work for you.²



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 investment include:

24 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 can 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 education

You can schedule a session with a 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.

Get a head start on your future

For step-by-step instructions on how to enroll in your plan, visit tiaa.org/chapman.



Consider enrolling today.

It's easy: Just click or call

a Online
24 hours a day, 7 days a week
Go to tiaa.org/chapman

📞 National Contact Center
888-583-0291
Weekdays, 8 a.m. to 10 p.m. and
Saturdays, 9 a.m. to 6 p.m. (ET)