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#d=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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2017 and prior years, Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

141020855 706308_B10708 A4612 (02/17) 2198679

---

Enroll. Save. Retire.

Your journey to retirement starts today.

tiaa.org/chapman | Chapman University
Your employer's retirement plan offers valuable benefits

Advantages that can help you maximize your investment include:

- **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.

Consider enrolling today.

It's easy: Just click or call

**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)