



## At TIAA-CREF, 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 get more for your money

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 reach your goals.



Financial Services



UNIVERSITY OF ARKANSAS SYSTEM

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

<sup>2</sup> All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59 ½ may be subject to an additional 10% penalty.

Investment products, 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-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](http://tiaa-cref.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-cref.org](http://tiaa-cref.org) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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[www.tiaa-cref.org/uasys](http://www.tiaa-cref.org/uasys)

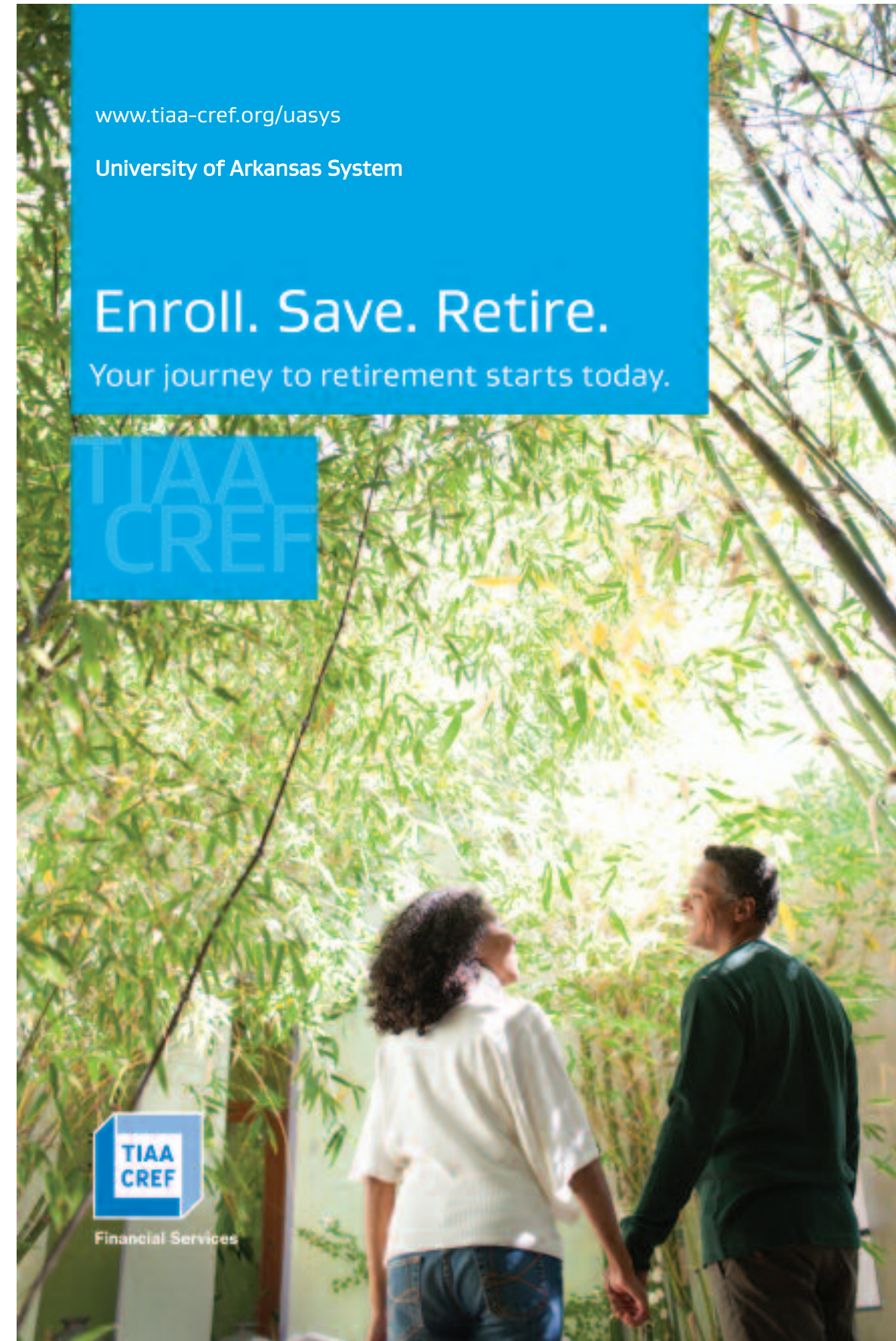
University of Arkansas System

# Enroll. Save. Retire.

Your journey to retirement starts today.



Financial Services



## 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.<sup>1</sup>
- 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 powerfully compounding can work 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 savings include:

-  **Convenience**  
Once you're enrolled, contributions will be automatically credited to your account.
-  **Tax-deferral**  
No taxes are taken on your savings or their earnings, which compound, until you take money out of the plan.<sup>2</sup>
-  **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-CREF Financial Consultant, who can help you with your retirement plan investments.
-  **Pre-tax savings**  
If applicable to your plan, every dollar you save is on a pre-tax basis, which reduces your current taxable income.

### Get a head start on your future

Visit [www.tiaa-cref.org/uasys](http://www.tiaa-cref.org/uasys) for step-by-step instructions on how to enroll in your plan.



## So, don't delay. Enroll today!

It's easy: just click or call.



Online

[www.tiaa-cref.org/uasys](http://www.tiaa-cref.org/uasys)

24 hours a day, 7 days a week



Participant Services Group

**800 842-2888**

Monday – Friday, 8:00 a.m. to 10:00 p.m.

Saturday, 9:00 a.m. to 6:00 p.m. (ET)

And don't worry!

You don't have to navigate your way through the process alone. Our experienced TIAA-CREF Financial Consultants are waiting to help you. To schedule a session, visit [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow). And, 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 are here to help you.