



Smart steps today may lead to a more solid financial tomorrow

Enroll in the Commonwealth of Massachusetts Optional Retirement Program

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.



Enrolling today could help you start planning for a more secure future

The sooner you enroll, the better the chance of increased savings. 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/Benefits office or visit [TIAA.org/massorp](https://www.tiaa.org/massorp).

No matter where you are in life, TIAA focuses on you and your financial future

You can receive:

- Advice and education from experienced consultants, customized to your goals
- Information on investment options in your retirement plan
- Online access to interactive tools and calculators to help you plan for retirement

Enrolling online is easy. All you need is:

- 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/massorp](https://www.tiaa.org/massorp) to view the menu.

You can enroll online in just a few minutes:

- Go to: [TIAA.org/massorp](https://www.tiaa.org/massorp).
- Select *Ready to Enroll*, and if you haven't already, complete a salary reduction agreement.
- Follow the instructions provided.
- Register with TIAA or log in if you have an existing web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.



Advice and education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

Your employer's retirement plan offers the following benefits

You can take advantage of:



Convenience

Contributions are automatically deducted from your paycheck and 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 investments suited to your personal goals and risk tolerance.



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.

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.

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You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to [TIAA.org](https://www.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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