

## RETIREMENT PLANNING

# Fuel your tomorrow

Enroll today for income that lasts. It's easy to make your mark on your future when you choose to save in the Youngstown State University retirement plans with TIAA. Create your financial future on your terms.



### Retirement plan advice with no minimum investment

Know your options to create a plan that works for you<sup>1</sup>



### Income for the rest of your life

Combine guaranteed growth and monthly income for life<sup>2</sup>



### Choice and ease, in the palm of your hand

Manage your money with our secure mobile app

## Start right away for more earnings potential

Your savings may generate earnings, which can then be reinvested and may create more earnings. Don't take our word for it, see how starting early potentially can translate to more money in your pocket.<sup>3</sup>

### Investor #1

Starts saving at 25

\$5,000 saved annually  
\$798,735 saved by 65

### Investor #2

Starts saving at 40

\$10,000 saved annually  
\$566,317 saved by 65

Investor #1 saves \$232,418 more and contributes \$50,000 less.

## Plan for your future

Schedule time with a TIAA financial consultant at

[TIAA.org/schedulenow](https://www.tiaa.org/schedulenow)

## Enroll in just minutes

- 1 Visit [TIAA.org/ysu](https://www.tiaa.org/ysu).
- 2 Click the *Ready to Enroll* button, choose a plan and click on *Begin Enrollment*.
- 3 Follow the prompts to enroll in the plan by choosing your investments and beneficiaries.
- 4 Important Notes:
  - For the 401(a) Plan, you must also submit the Retirement Plan Election Form to YSU HR within 120 days of hire.
  - For the 403(b) and 457(b) plans, you must also submit the salary deferral request via YSU's third-party administrator, [www.myretirementmanager.com](https://www.myretirementmanager.com).





<sup>1</sup> Advice is obtained using an advice methodology from an independent third party.

<sup>2</sup> Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

<sup>3</sup> Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

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Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.

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