



## Smart steps today may lead to a more solid financial tomorrow

You can take steps toward planning for a secure retirement. Consider enrolling today.

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.†

For questions regarding your eligibility to contribute to the plan, please contact your HR office or visit [TIAA.org/jbccharvard](http://TIAA.org/jbccharvard).

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/jbccharvard](http://TIAA.org/jbccharvard) to view the menu.

You can enroll online in just a few minutes:

- Go to: [TIAA.org/jbccharvard](http://TIAA.org/jbccharvard).
- Select *Ready to Enroll*.
- Select the plan(s) in which you wish to enroll.
- Follow the instructions provided, and if you haven't already, complete a salary reduction agreement. Select *Begin Enrollment*.
- Register for online access 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.

Please note: JBCC's TIAA plan number is available upon hire.

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.

