

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 Bowling Green 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://TIAA.org/schedulenow)

## Enroll in just minutes

- 1 Visit [TIAA.org/bgsu](https://TIAA.org/bgsu) to learn more about the plans and see the investment menu.
- 2 To begin enrollment, click on *Enroll or update*. You will be asked to visit the BGSU HR site to access RetirementAtWork.
- 3 Register or log in to RetirementAtWork. Follow the steps to choose the appropriate plan(s).
  - If enrolling in the ARP, you must also submit the Retirement Plan Election Form to BGSU HR within 120 days of hire.
  - If enrolling in the Tax Deferred Annuity/403(b), you will need to choose your contribution amount.
- 4 Once the TIAA plan(s) has been chosen, you will be redirected to the TIAA.org website to register or log in, and follow the prompts to finish the enrollment by picking your investments and choosing your beneficiaries.





<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.

**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.**

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