



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 Mount Sinai's 403(b) Retirement Plan with TIAA. Create financial security on your terms.



Retirement plan advice with no minimum investment

Know your options to create a plan that works for you¹



Income for the rest of your life

Combine guaranteed growth and monthly income for life²



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.³

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

Plan for your future

Schedule time with a TIAA financial consultant.



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

Enroll in just minutes

- 1 Visit TIAA.org/mountsinai.
- 2 Log in to your account or register for online access.
- 3 Search for your employer to find your plans.
- 4 Follow the prompts to enroll in the plan and pick your investments.





¹ Advice is obtained using an advice methodology from an independent third party.

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

³ 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.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017



Three strategies for staying on track

No matter where you are in life, one day you'll retire from your job. Here are three smart financial steps you can take now to help put yourself on the path toward financial freedom.

Step 1: Save like you mean it

These time-tested methods can help you move toward your goals:

Start early

- Time is your biggest ally when it comes to saving thanks to the power of compound interest.
- The sooner you start, the more time your money has to potentially grow.

Take advantage of savings with tax benefits

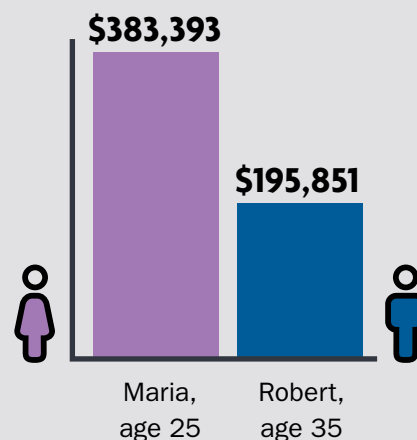
- Your employer's retirement plan is one of the best savings vehicles around because of the tax benefits.
- You can contribute directly from your paycheck on a pretax basis, which may lower your taxable income.
- You may also be able to make after-tax contributions through a Roth plan, which offers tax-free withdrawals in the future once qualifying conditions are met.¹

Save as much as you can

- Many experts recommend saving between 10% and 20% of your gross salary for retirement.
- You can always start small and increase your contributions over time as your salary grows.
- Your employer may also match part of what you contribute. If possible, contribute at least enough to get the full match.

The power of compound interest

Maria starts saving at age 25.
Robert waits until age 35.
See the difference at age 65.



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions of \$200 made monthly at a 6% annual effective rate, compounded monthly.²

Three strategies for staying on track

Step 2: Invest for your long-term goals

Investing is all about managing risk. The greater the risk, the greater the potential reward—and the greater the potential losses. Two key ways to help manage risk are diversification and rebalancing.

Diversification

- This spreads out your investments among different asset types or classes based on your goals, years to retirement and risk tolerance.
- Your employer's plan provides a variety of investment options that can help you create a diversified investment portfolio.³

Rebalancing

- Once your investing strategy is in place, you should review and adjust your investments as needed to make sure you're still on track.

Step 3: Plan for your income to last a lifetime

An important part of your retirement strategy is to ensure you'll have income for life when you retire. The key is to set up a plan that includes both guaranteed assets and investments with the potential to grow.

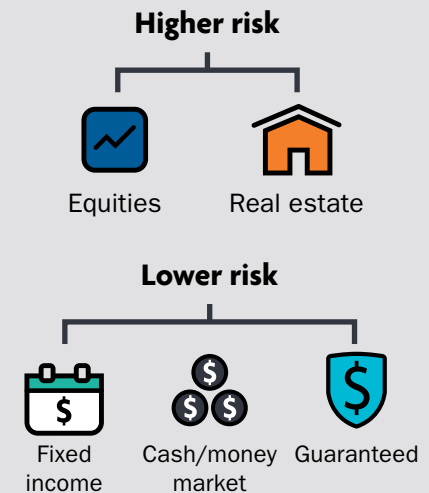
Guaranteed assets

- These assets are unaffected by market volatility and provide income you can't outlive to help cover everyday expenses in retirement.⁴

Investments with growth potential

- These assets may help you keep up with inflation and pay for your lifestyle choices.

Asset classes



TIAA is here to help

Go to [TIAA.org/stayontrack](https://www.tiaa.org/stayontrack) for a brochure with details about these strategies and more.

Or call **800-732-8353** to schedule an appointment with a financial consultant.

¹ Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if a distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

² This is a hypothetical example and is not representative of any specific investment. Your results may vary.

³ There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification does not protect against market risk.

⁴ Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment, 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.

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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017



You don't have to go it alone

We're here to help you prepare for your future

Connect securely, face to face

Choose video chat to meet with a financial consultant virtually. You'll receive a link that lets you log in to your session from any camera-ready device with internet connection.



Patricia Lee,
Field Advisory Consultant
patricia.lee@tiaa.org

Just as we have for more than 100 years, TIAA is here to help you.

Making decisions about your money can feel complicated. You don't have to go it alone, TIAA's experienced financial consultants are here to help you plan for your future.

Advice and education tailored to your needs

No matter where you are in life, a session with a financial consultant—by phone or virtually—can help you create a plan for your goals. Both are highly secure and private.

Age doesn't matter: Consultants can help you regardless of where you are in your career or life, whether you're just starting out or ready to retire.

Consultants have expertise: TIAA financial consultants are familiar with the ins and outs of your employer's retirement program. They can also offer personalized advice* and education based on your retirement goals and objectives, review income options, and discuss many other retirement planning considerations.

You can include all of your assets: TIAA financial consultants can also take into consideration additional assets outside of the retirement plan. This can include your spouse's/partner's savings for a more comprehensive review—you can even have them join you at the meeting.

We are back on-site!

You can meet with a TIAA financial consultant on-site at the Mount Sinai Retirement Plan Office at 19 East 98th St., 11th floor.

Take advantage and schedule an in-person or virtual counseling session today. Call TIAA at **888-210-3992**, weekdays, 8 a.m. to 10 p.m. (ET). Or scan the QR code below.



[TIAA.org/mountsinai](https://tiaa.org/mountsinai)

Schedule a meeting today.

It's at *no additional cost to you.*



*Using an advice methodology from Morningstar Investment Management, LLC.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit 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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE.