



## Important

Employees are eligible to make their own contributions provided they have completed the necessary Salary Reduction Agreement, which is available from Human Resources Services.

For questions regarding your eligibility to contribute to the plan, please contact your Human Resources Services at 509 335-4521 or visit [www.tiaa-cref.org/wsua](http://www.tiaa-cref.org/wsua).

You can receive personalized investment advice from TIAA-CREF. A TIAA-CREF Financial Consultant can help you select the mix of investment options appropriate for your retirement savings goals and risk tolerance. For more information, call 800 842-2252.

## How to enroll online

TIAA-CREF makes it easy for you to enroll in the Washington State University Retirement Program.

Online enrollment is the fastest and easiest way to enroll. Before you begin, have the following information available:

- Your Social Security number
- Your beneficiary's Social Security number, birth date and address, if possible
- Your investment allocations. For information about your investment options, please go to [www.tiaa-cref.org/wsua](http://www.tiaa-cref.org/wsua) to review the menu.

### To enroll online:

Go to [www.tiaa-cref.org/wsua](http://www.tiaa-cref.org/wsua), and click *Enroll Now*. Next, click the plan name under the *Enroll Online* section. You will come to the *Welcome* page. Once on this page:

- **If you are a first-time user:** Click *Register with TIAA-CREF* to set up your user ID and password.
- **If you are a returning user:** Enter your established TIAA-CREF user ID and click *Log In*.
  - Follow the on-screen directions to complete your enrollment application.  
*Note: At the allocation screen, click on any investment choice to view its fact sheet.*
  - Print a confirmation page from the *Thank You* screen.

### We're here to help.

If you need assistance with enrolling online, please call TIAA-CREF at 800 842-2888 Monday to Friday, 5 a.m. to 7 p.m. (PT).



Financial Services



# Join the Washington State University Retirement Program today.

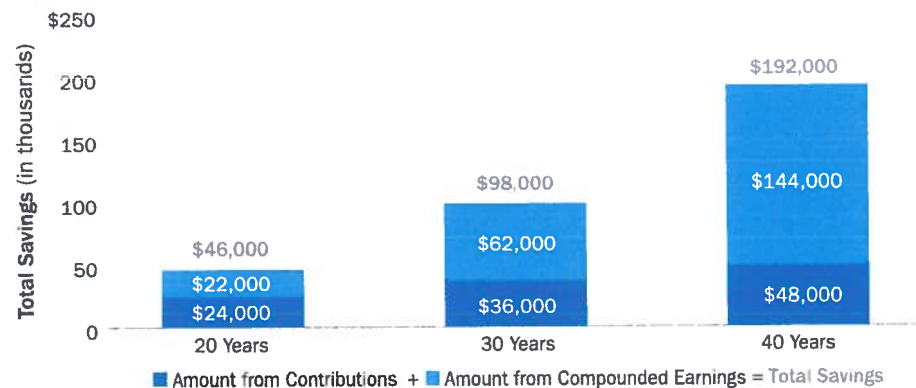
Whether it's years down the road or just around the corner, the time to start saving for retirement is now.

## Why it's important to act now

- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.<sup>1</sup>
- Time is on your side: the earlier you act, the more it can do for you.

## Time can have a significant impact on your retirement savings.

The earlier you start to save, the more time and money can work for you through the power of compounding. You have the potential for growth on the funds contributed to your account, and the potential for growth on their earnings. And, the longer you save, the more powerfully compounding can work for you.



This graph represents a hypothetical illustration showing how much money a person would have if they saved \$100 a month for 20, 30 and 40 years. The illustration assumes a 6% annual return. It is purely hypothetical and is not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.



Financial Services



<sup>1</sup> Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, 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 [www.tiaa-cref.org/wsui](http://www.tiaa-cref.org/wsui) for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or visit [www.tiaa-cref.org/wsui](http://www.tiaa-cref.org/wsui) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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