

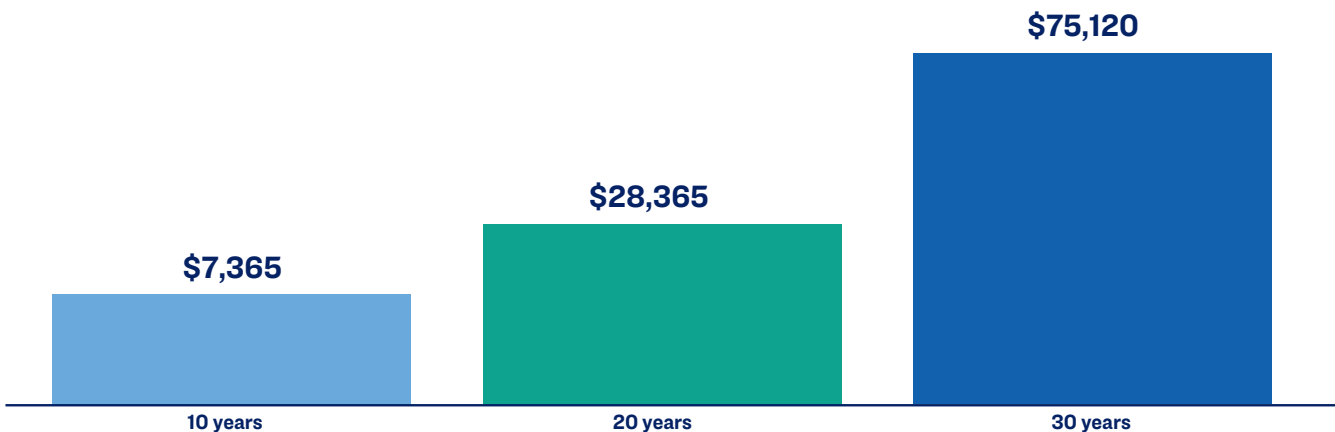


# Enroll in your supplemental retirement plan today.

As a West Virginia University employee, you receive a generous benefit through the mandatory 401(a) Defined Contribution Plan. However, you may be missing out on additional ways to save for retirement. WVU offers 403(b) and 457(b) supplemental, voluntary retirement plans. All employees have the option to supplement their retirement savings by enrolling in one or both of these plans. Each plan offers pre-tax and Roth after-tax contributions.

## See the power of compounding

Your savings can really add up over time and pre-tax contributions can help lower your current taxes.<sup>1</sup> The chart below shows how contributing as little as \$25 per month to a supplemental plan—and increasing those contributions by \$5 every year—could add up through the power of compounding.



## Enroll today!

Complete a [Salary Reduction Agreement](#) to select your plan(s) and contribution percentage(s). Then visit [TIAA.org/wvu](https://TIAA.org/wvu) to create your online account. Once your first payroll deduction has occurred, sign into your TIAA account to select your investment options and designate your beneficiary(ies).

Assumes a 6% average annual rate of return with no withdrawals during the period indicated. Does not reflect deduction of any expenses or taxes due upon distribution. If expenses were included, the returns would be lower. This example is purely hypothetical and not intended to predict or project returns. Actual returns will vary.

## We're here if you need help.

If you have enrollment or general financial questions, contact the TIAA National Contact Center at **800-842-2252**. Representatives are available **weekdays**, 8 a.m. to 10 p.m. (ET). Or schedule an in-person or virtual meeting with a TIAA financial consultant at no additional cost.

Visit [www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow) or call **800-732-8353** to schedule an appointment.

You can also use the automated voice response system, virtually 24 hours, 7 days a week.

## Online tools and resources:

- Want help creating a budget or calculating your needs for retirement? Visit [TIAA.org/tools](http://TIAA.org/tools).
- Learn more about saving and managing your finances, go to [TIAA.org/webinars](http://TIAA.org/webinars) to join a live or on-demand webinar.



<sup>1</sup>Taxes are due upon withdrawal of funds. Any withdrawals made prior to age 59 1/2 may be subject to an additional 10% penalty.

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