

Don't leave "free" retirement money on the table. Take advantage of the Butler University employer match.

WE'RE COMMITTED TO HELPING YOU SAVE FOR YOUR FINANCIAL FUTURE

Your Butler University Retirement Plan comes with a powerful advantage—you are immediately eligible to receive employer-matching contributions. Whether you're just beginning to save for retirement or looking to boost your existing strategy, making the most of this benefit is one of the smartest financial moves you can make.

PUT THE EMPLOYER MATCH TO WORK FOR YOUR FUTURE

If you contribute 5%, Butler University will match your contribution at 10%. If you're not enrolled in the plan—or not contributing enough to receive the full match—you're walking away from "free" money.

THE BENEFITS OF THE BUTLER UNIVERSITY RETIREMENT PLAN EMPLOYER MATCH

Your contributions to the plan, combined with the employer match and the effects of compound interest over time, can make a significant difference in your financial well-being in retirement. *But you must contribute to the plan to benefit from the match!*

A SMART WAY TO SEE YOUR SAVINGS ADD UP

Your annual salary is:	Your 5% contribution is:		Butler's monthly 10% contribution is:		Potential balance after:*		
	Biweekly	Monthly	Biweekly	Monthly	10 years	20 years	30 years
\$20,000.00	\$41.67	\$83.33	\$83.33	\$166.67	\$40,816.00	\$113,911.00	\$244,814.00
\$25,000.00	\$52.08	\$104.17	\$104.17	\$208.33	\$51,020.00	\$142,389.00	\$306,018.00
\$35,000.00	\$72.92	\$145.83	\$145.84	\$291.67	\$71,428.00	\$199,345.00	\$428,425.00
\$45,000.00	\$93.75	\$187.50	\$187.50	\$375.00	\$91,836.00	\$256,301.00	\$550,832.00
\$55,000.00	\$114.58	\$229.16	\$229.17	\$458.33	\$112,244.00	\$313,257.00	\$673,239.00
\$65,000.00	\$135.42	\$270.83	\$270.81	\$541.61	\$132,652.00	\$370,212.00	\$795,646.00
\$70,000.00	\$145.83	\$291.67	\$291.67	\$583.33	\$142,857.00	\$398,690.00	\$856,849.00

* Assumes a 6% annual return on investment 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.

DON'T MISS OUT ON THIS VALUABLE OPPORTUNITY. TAKE ACTION TODAY.

Not contributing yet? You're leaving money on the table. To take advantage of the match, enroll today at TIAA.org/butler. As part of enrollment, you will also need to complete a Salary Reduction Agreement, which is available on the website.

WANT RETIREMENT PLANNING ADVICE?

To help maximize your retirement savings, you can set up an investment advice session with a TIAA financial consultant who will work with you to understand your particular goals and risk tolerance. This advice service is available in person or over the phone—*at no additional cost*. You can schedule your advice session by calling **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). You can also schedule online at TIAA.org/schedulenow.

You can also use TIAA's interactive Retirement Advisor tool to get a more comprehensive look at your retirement savings plan. By answering a few simple questions, you'll receive a customized retirement action plan. You can access the tool by logging into your account at TIAA.org/retirementadvisor.

IMPORTANT: The projections or other information generated by the retirement advisor tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

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. You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/butler for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/butler for details.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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.

©2017 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017