



# Smart steps today can lead to a more solid financial tomorrow



## Enroll now and start planning for a more secure future

The sooner you enroll, the better the chance of increased savings. On average, Social Security will provide only 40% of the money you will need during your retirement years.\*

For questions regarding your eligibility to contribute to the plan, please contact the People Center at 802-865-5723 or visit [TIAA.org/champlain](https://www.tiaa.org/champlain).

Take the right steps toward planning for a secure retirement. Enroll today in the Champlain College Defined Contribution Retirement Plan.

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

No matter where you are in life, TIAA focuses on you and your financial future

You'll receive:

- Advice and guidance from experienced consultants, customized to your goals.
- Plan options that can help meet your retirement needs.
- Online access to interactive tools and calculators to help plan for retirement.

Enrolling online is easy. All you need is:

- Your Social Security Number
- Your beneficiary's birth date, address and Social Security number, if possible
- Your selected investment allocations. Need information about your investment options? Please go to [TIAA.org/champlain](https://www.tiaa.org/champlain) to view the menu.

Enroll online in just a few minutes:

1. Choose your deferral percentage/amount through Oracle.
2. Go to [TIAA.org/champlain](https://www.tiaa.org/champlain)
3. Click *Ready to Enroll*, choose your plan, then select *Begin Enrollment* to be taken to the *Welcome* page.
  - If you are a first-time user: Click *Register with TIAA* to create your user ID and password.
  - If you are a returning user: Enter your TIAA user ID and click *Log In*.
4. Follow the prompts and print out the confirmation page. You are now enrolled.

Please note: you still need to enroll in the Champlain College Defined Contribution Retirement Plan even if you already have an account with TIAA through another institution.

Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate any additional earnings. Over time, compounding can fuel the growth of your savings.



## Advice and guidance from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select a mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or call TIAA at 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

## Your employer's retirement plan offers valuable benefits

### Take advantage of:



#### Convenience

Contributions are automatically applied to your account.



#### Diverse investments

You can build a portfolio of professionally managed investments suited to your personal goals and risk tolerance.



#### Roth contribution option

With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.\*\*



\* Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=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 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.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

**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://TIAA.org) for details.**

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to [TIAA.org/champlain](https://TIAA.org/champlain) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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