

IRS contribution limits for 2025.

You can contribute up to \$23,500 annually to your retirement account - or \$31,000 if you're 50 or older.

Why save more?

There are tax advantages to saving within your plan, which means the impact to your take-home pay may not be as much as you think.

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

Starting or increasing your plan contributions is easy.

- Not enrolled? Visit www.TIAA.org/bnl
- To increase your contributions, complete your employer's contribution form.



Give your investments more potential.

Meet with a TIAA financial consultant to see if your savings are on track. Visit <u>tiaa.org/schedulenow</u> or scan the QR code. You can also call **800-842-2252**, 8 a.m. to 10 p.m. (ET).

Distributions from 403(b) plans before age 59%, 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.

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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 bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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