You can contribute up to $19,500 to your retirement account. If you’re 50 or older, you’re eligible to contribute an additional $6,500 for a total of $26,000.

Contributing helps you create a nest egg that can make it possible for you to retire on your terms.

**Why save more?**

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

Your money has the potential to grow through the power of compounding interest. This is a good thing, since chances are the cost of living will only increase. Saving more may bring you closer to the kind of retirement you want and deserve.

**Starting or increasing your plan contributions is easy**

- To enroll, visit PeopleSoft HR and select Employee Self-Service; then, click Benefits and select Enroll In or Update My 401(k). By enrolling online in Peoplesoft HR, you will authorize contributions, as a percent of your salary, to be deducted from your paycheck.
- To indicate which funds your 401(k) Plan contributions will be invested in, and to designate a beneficiary(ies), visit TIAA.org/bnl. Your plan offers a wide range of investment choices, so you can build a diversified portfolio.
- Consider increasing your retirement plan contributions today. Give your investments more potential. Visit TIAA.org/bnl or call 800-842-2252—TIAA financial consultants are available weekdays, 8 a.m. to 10 p.m. (ET).