Enroll today for your tomorrow
Sign up for your retirement plan online

You can take steps toward planning for a secure retirement. Consider enrolling in the Florida Institute of Technology 403(B) Plan today.

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 can receive:
- Advice¹ and education from experienced consultants, customized to your goals.
- Information on investment options in your retirement plan.
- Online access to interactive tools and calculators to help you plan for retirement.

Enrolling online is easy. All you need is:
- Your Social Security number
- Your beneficiary’s Social Security number, birth date and address, if possible
- Your selected investment allocations. Need information about your investment options? Please go to TIAA.org/fltech to view the menu.

You can enroll online in just a few minutes:
- Go to: TIAA.org/fltech.
- Click on Ready to Enroll.
- Select the plan(s) in which you wish to enroll.
- Register for online access or log in if you have an existing web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

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 additional earnings. Over time, compounding can fuel the growth of your savings.

¹ TIAA’s consultants can provide information and guidance on retirement plans, but they are not registered to provide personalized investment advice or to serve as your Investment Adviser. For advice, TIAA’s consultants can provide you with a referral to a registered representative, or you can visit the TIAA College Savings 529 Plan website at TIAACF.com to access a list of approved independent insurance agencies that provide investment advice to TIAA participants.

For questions regarding your eligibility to contribute to the plan, visit TIAA.org/fltech.

Enrolling today could help you start planning for a more secure future

The sooner you enroll, the better the chance of increased savings.
Advice¹ and education from TIAA—at no additional cost

You don’t have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow or call TIAA at 800-732-8353, weekdays, 8 a.m. to 10 p.m. (ET).

Your employer’s retirement plan offers the following benefits

You can take advantage of:

- **Convenience**
  Contributions are automatically deducted from your paycheck and applied to your account.

- **Tax deferral**
  No taxes are taken on your contributions or their earnings until you take money out of the plan.²

- **Diverse investments**
  You can build a portfolio of investments suited to your personal goals and risk tolerance.

¹ Using an advice methodology from Morningstar Investment Management, LLC.

² Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

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.

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Investment decisions should be made based on the investor’s own objectives and circumstances.

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