



IRS contribution limits for 2021

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

- Go to your Benefits Office for a salary reduction/deduction form.
- Call us at **800-842-2252** and we'll let you know if your plan lets you complete the form online. We can help you complete the form so there's no delay in stepping up your contribution level.
- Your plan offers a wide range of investment choices, so you can build a diversified portfolio.
- Consider growing your retirement plan contributions today. Give your investments more potential. Visit [TIAA.org](https://www.tiaa.org) or call **800-842-2252**—our financial consultants are available weekdays, 8 a.m. to 10 p.m. (ET).

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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