

AUTO INCREASE

Put your retirement savings on autopilot.

Consider a boost in your retirement savings.
You can automatically increase your retirement plan contribution.

INCREASE TODAY

1. Go to OneUSGConnect
2. Log in to your account
3. Enroll in Auto Save/
Change Your Contributions

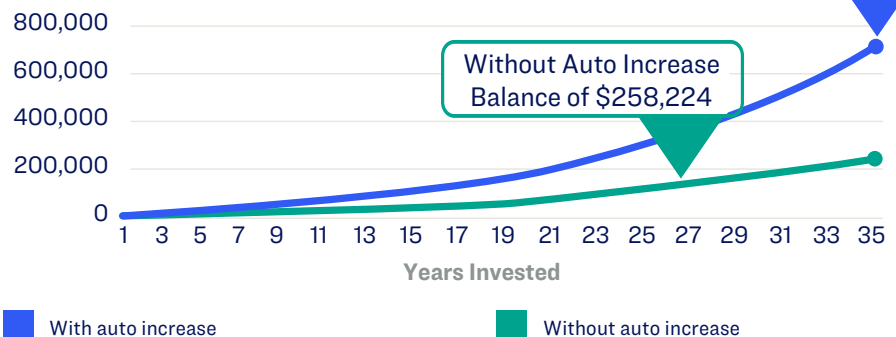
When asked to choose if you would like your contribution to automatically increase, select **"Yes"**
Review and confirm your elections

Auto Increase can help you better prepare for retirement.

This feature makes saving for retirement easier by enabling you to choose to have your voluntary contribution automatically increased every year by 1% or whatever percent you choose, up to a chosen threshold.

With compound interest, contributing a little more can make a difference over time. See what an annual increase of 1% after 35 years could look like.

The power of Auto Increase



The above illustration is intended to show a hypothetical example of the principle of compounding. The example does not include the impact of any investment fees, expenses or taxes that would be associated with an actual investment. If such costs had been taken into account, the results shown would have been different. It also does not factor in market volatility. Participant age: 30, savings period: 35 years, beginning salary: \$50,000, annual salary increase: 3%, initial contribution rate: 3%, interest rate: 6%, automatic annual contribution increase: 1% capped at 10%.



Need help?

If you have any questions about your retirement plan or would like to meet with a financial consultant, please call TIAA at **800-842-2252**. Or schedule an appointment online at tiaa.org/schedulenow. Consultants are available weekdays from 8 a.m. to 10 p.m. (ET).

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

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

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2025 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY

4763040