



## Take advantage of the Bates College matching plan.

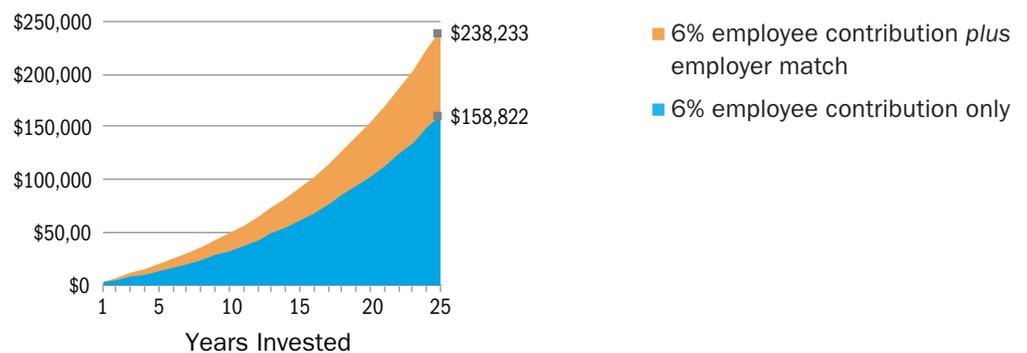
Help build your retirement savings.

[Bates College is committed to helping you save for your financial future.](#)

That means your benefits package comes with a powerful advantage: Employer matching contributions to its retirement plan. But you have to be contributing to the plan to receive the match.

Bates College contributes 50% of the first 6% of employee contributions for a 3% maximum match. As the table shows, an added contribution from your employer can really add up over time.

### Sample study: Benefits of an employer match plan



This chart represents a hypothetical illustration showing the difference between (a) an employee contribution of 6% to an employer-sponsored retirement plan and (b) a 6% employee contribution rate combined with a 3% employer match (i.e., a total contribution rate of 9%). This illustration was not created specifically for you; your employer's match may be different than the example shown. The illustration assumes a starting salary of \$35,000, a 3% annual salary growth rate and a 6% annual return on investment. This illustration does not represent the actual performance of any TIAA-CREF account nor does it reflect expenses or taxes, which would reduce performance. Total returns and the principal value of the accounts will fluctuate and yields may vary. This illustration cannot predict or project investment performance.



Please don't leave free money on the table—put it to work for your future.

Don't miss out on this valuable opportunity. Make sure you contribute enough to your retirement plan to take advantage of the employer match. And help build confidence in your financial future starting today.

## Take action.

### Not contributing yet?

You are leaving money on the table. To take advantage of the match, go to [www.tiaa-cref.org/bates](http://www.tiaa-cref.org/bates).

### Contributing already?

Make sure you're taking advantage of the match. To increase your contributions, go to <http://www1.tiaa-cref.org/tcm/bates/enrollnow/index.htm> and fill out the Salary Reduction Agreement.

### Want retirement planning advice?

Go to [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow) or call **855 488-9531** to speak with a TIAA-CREF Financial Consultant.



Financial Services

# Bates

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