



ALL WOMEN DESERVE RETIREMENT SECURITY

#RETIRE
INEQUALITY



Today, women attend college, compete in sports and are breaking the glass ceiling more than ever before. It's true progress in the 50 years since Title IX was passed. **But IT'S NOT ENOUGH** considering women retire with **30% less income than men.**

LET'S CLOSE THE GAP

We believe the first part of solving the retirement income gap is to spread the word about the inequalities women face.



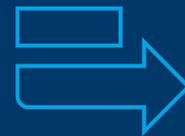
Earn

\$0.82 less on the dollar¹



Leave work

2 years sooner²



Live

5-7 years longer³

The second part is for you to look for opportunities to bring meaningful change.

Tap into your metrics

- Provide us with salary data. We ask for your consideration—in turn, we'll analyze how your employees are doing and provide actions steps for increasing retirement readiness.
- Access the reports in [PlanFocus](#) for things like the percentage of women in your workforce, how much they're contributing and how many are invested in the default fund.

Improve retirement outcomes

- Set up auto enrollment and automatic contribution increases, or promote plan participation during employee onboarding and annual benefits renewal.
- Redefine your match to encourage greater saving without affecting plan costs (e.g., offer a 50% match up to 12% of salary vs. 100% match up to 6% of salary).
- Eliminate redundant asset classes from your menu, which may lower costs and reduce employee confusion.
- Offer a balanced portfolio that automatically adjusts over time to withstand market volatility.
- Provide the opportunity for lifetime income through individual annuities and within your default option, and educate your workforce about them.
- Promote online account access that makes it easy to keep tabs on retirement savings.
- Offer other benefits like life insurance, Roth IRAs for after-tax savings, and HSAs.

Increase financial wellness

- Provide ongoing access to financial education and advice and encourage participation through newsletters, emails and social media.
- Promote [TIAA webinars](#) about budgeting, saving, investing, student loan and personal debt.
- Invite a TIAA financial consultant to speak if your institution offers a WorkLife office or has other associations targeted to female employees.
- Highlight online planning tools such as [Retirement Advisor](#), which provides individualized advice.

Get started today

Contact your TIAA relationship manager or call 888-842-7782, weekdays, 8 a.m. to 8 p.m. (ET).

“ We at TIAA are here to retire inequality for good. We can close the 30% gap in women’s retirement security, but TIAA cannot do it alone. THIS IS A WE THING. ”

Thasunda Brown Duckett
President & CEO, TIAA

1. Source: [U.S. Census Bureau](#). Highlights of Women's earnings in 2020 (September 2021). Retrieved February 2022.

2. Source: [Anspach, Dana](#). (October 2021). Retrieved February 2022.

3. Source: [CDC Living Longer: Historical and Projected Life Expectancy in the United States, 1960 to 2060](#). Retrieved February 2022.

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