TIAA Benefits-At-A-Glance

We are committed to making financial well-being possible for our clients, and are equally committed to the well-being of our associates and their loved ones. Our comprehensive Total Rewards package provides choice and flexibility, respects differences, and embraces diversity. We support your total financial, physical and emotional well-being, year-over-year. Associates are eligible for benefits on their date of hire.

RETIREMENT

It's what we do and what we know. That's why we offer robust, flexible plans that help our associates build personal wealth and prepare for the future – whether around the corner or down the road.

We offer three core plans with full vesting after 3 years of service:



If your eligible earnings exceed the IRC limit, you can participate in the 401(k) Excess Plan, enabling you to maximize your contributions.

* Nuveen associates that have been designated by Nuveen as primarily supporting Gresham are not eligible to participate in the Retirement Plan.

HEALTH AND INSURANCE

Offering the care and security you need, when you need it. We provide a variety of benefits to meet the differing needs of every associate and their family – from the expected to the unexpected, and everything in between.

Associates have the opportunity to enroll in a variety of important benefits, including:

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MEDICAL	DENTAL	VISION	LIFE	FLEXIBLE	DISABILITY	WELLNESS
COVERAGE Three* medical options to choose from (two are paired with a Health Savings Account), which all include	COVERAGE One dental plan option. Preventive care is covered at 100 percent with no deductible.	COVERAGE Two vision options to choose from. Both include coverage for routine eye exams, plus glasses or contact lenses.	INSURANCE Group Life, Accidental Death and Dismemberment and Business Travel Accident are automatic,	SPENDING ACCOUNTS (FSAS) The Healthcare, Dependent Care and Limited Purpose FSAs	COVERAGE Short- and long-term support covering all or a portion of your salary while out on a short or extended leave.	Onsite Living Well Health and Wellness Centers, Healthy Lifestyle Coaching, free mental health screenings, Teladoc, wellness portal, the
prescription drug coverage. The options support our diverse associates' needs, with different cost sharing between the associate and			plus the option to elect supplemental coverage for yourself and your dependents.	provide cost-savings during the year.		Employee Assistance Program, incentive opportunities and medical contribution discounts.

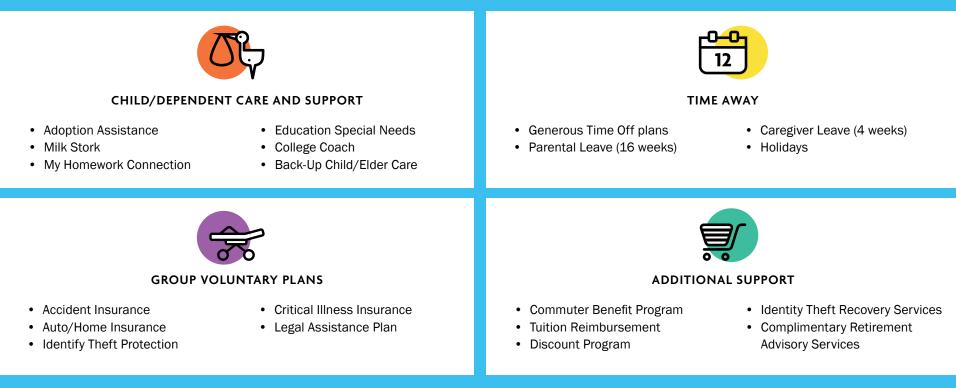
* A Kaiser-Colorado HMO plan is also available as a fourth option for associates located in the HMO service area

WORK LIFE

the organization.

Support for your full self, both at work and at home. We understand that our associates wear many hats – parent, volunteer, caregiver, and more. We are dedicated to providing tools and resources to support those many roles, and the responsibilities that come with each.

Associates have access to a variety of work life benefits, including:





This document highlights the benefits and programs offered to current associates. Detailed descriptions are available if you become an employee. The organization reserves the right to change, modify or discontinue any of its employee benefit plans or programs at any time; there is no promise these plans/programs will continue indefinitely. This overview is available to all prospective candidates for employment and does not constitute an offer of employment. The term associate refers only to employees of TIAA or one of its subsidiaries.