Three steps to retirement savings

America Saves Week is coming to a close, but we hope you’ll commit to practicing good savings behaviors all year long.

Saving is possible if you have the right strategies and time frames to pursue your goals. That’s especially true for retirement. The sooner you start, the more time you’ll have to invest and potentially grow your savings. Here are three steps to help ensure your savings plan for retirement is on track:

1. **Have a plan.** Check out our online Retirement Advisor tool. In just four easy steps, it can help you assess your savings progress and build a plan to reach your retirement goals. Just go to www.tiaa-cref.org/plan2retire and log in to your account. And don’t forget to set up that emergency fund, so you won’t need to borrow from your retirement fund, family or friends if the unexpected happens.

2. **Think long term.** Visit tiaa-cref.org for tips and tools to plan for and help protect your financial well-being, now and in the future.

3. **Don't go it alone.** Take advantage of advice and guidance. Request a call back from a TIAA-CREF Financial Consultant to discuss your situation and action plan.

Take advantage of what you’ve learned this week to help you pursue your goals to and through retirement.

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investing. Please call 877 518-9161 or log on to tiaa-cref.org for underlying product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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