

# It's easier than you think.

April is National Financial Literacy Month.

## Did you know? More than one-third (36%) of Americans who contribute to an employer-sponsored retirement plan have never increased the percentage they contribute.<sup>1</sup>

This is according to a 2014 TIAA-CREF survey, which also found that one-quarter (25%) of respondents have never made changes to how their money is invested.

During National Financial Literacy Month and annually, we encourage you to review your retirement strategy and ask yourself three questions:

- Am I enrolled in my employer's voluntary retirement savings plan, in addition to any automatic employer contributions? If not, find out [how to enroll](#) today.
- When was the last time I increased my contributions? You should aim to save 10-15% of your current annual income, including both your own contributions and any matching funds from your employer.
- Do I have the right mix of investments?

Over time, even a properly balanced portfolio can get out of balance. Talk to a [TIAA-CREF Financial Consultant](#) to discuss the right investments for your current circumstances.

We're proud to join with TIAA-CREF to support National Financial Literacy Month. Take advantage of the information, tools and resources. It's easier than you think to build your financial knowledge and work toward financial security. To learn more:

Visit TIAA-CREF's [National Financial Literacy Month home page](#).

Sign up for a [Financial Essentials live webinar](#).



[Learn more about TIAA-CREF](#)



<sup>1</sup>This survey is part of a year-long research initiative in 2014 by TIAA-CREF with findings targeted to both plan sponsors and participants. The findings highlighted above come from TIAA-CREF's "Investing in You" survey, which was conducted by an independent research firm between May 19, 2014 and May 28, 2014 among a sample of 1,000 adults who are currently contributing to a retirement plan.

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