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The NMCAA Tax Deferred Annuity (403b) program is available to all employees. Employees may elect to have a percentage of their compensation withheld, before taxes, and invested in their account that is set up through TIAA. Employees who receive Optional Earnings have the opportunity to invest all or a percentage of that income in their TIAA account.

Participation is very easy. To begin, you will need to set up an account through TIAA. After the account is set up you can designate a compensation percentage through NMCAA to be placed into the TIAA account for you each pay period.

Setting up the TIAA account:

To set up your account, please go online to www.tiaa.org/enroll
Search for employer by typing in "Northwest Michigan" and it should bring up NMCAA. Click on "learn & enroll" next to Northwest Michigan Community Action Agency. Click on "ready to enroll" or there is an option to learn more about the plan. Continue to follow the prompts to set up your account. Questions regarding enrollment can be directed to: 800-842-2888

Compensation Percentage Agreement:

Once you have completed the set up of your TIAA account, complete the attached sheet and return it to the Human Resources Manager for processing.

That's it! You are set up to save for your retirement. It is a very easy process and you can change the compensation percentage you are contributing any time.

So go ahead and start saving for your future...**today.**