



TIAA  
730 Third Ave.  
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TIAA.org

May 12, 2025

The Honorable Bill Cassidy  
United States Senate  
Washington, DC 20510

The Honorable Tim Kaine  
United States Senate  
Washington, DC 20510

Dear Senators Cassidy and Kaine,

I am writing on behalf of TIAA to thank you for introducing the Helping Young Americans Save for Retirement Act. As a leading provider of retirement plans in the not-for-profit community, TIAA strongly supports your efforts to increase access to retirement savings to more Americans, including young adults.

By lowering the age at which an individual can access their workplace retirement plan from 21 to 18, the Helping Young Americans Save for Retirement Act helps workers start saving earlier. We know from experience that the sooner one starts saving, the better off they will be in the future and the more likely they will be to have adequate income in retirement.

TIAA recently launched the [Retirement Bill of Rights](#) to bring attention to the retirement challenges that Americans face and help identify policies critical to improving retirement outcomes for all Americans. This bill supports this effort by ensuring more Americans have access to retirement savings once they turn 18, setting a solid foundation for success and potentially increasing their lifelong financial security. We encourage Congress to pass more legislation that would allow all Americans to achieve steady streams of retirement income.

Thank you for introducing this legislation and championing the fight for improved financial and retirement security. We look forward to supporting you on this bill and additional reforms needed to improve retirement security for American workers.

Sincerely,

A handwritten signature in black ink, appearing to read "Kourtney", written over a light blue horizontal line.

Kourtney Gibson  
Chief Executive Officer  
TIAA Retirement Solutions

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