Questions about retirement? Your financial consultant has answers.

Ben Spooner
Financial Consultant
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Advice and education tailored to your needs

Making decisions about your money can feel complicated. TIAA's experienced financial consultants are here to help you plan for your future. As part of the University of Richmond Retirement Plan, one-on-one personal advice and education* about your retirement plan assets is available at no additional cost. During your meeting, you can discuss questions like:

1. Am I saving enough?
2. Am I invested appropriately?
3. Am I on track to meet my retirement goals?

Knowledge is power

From your first job through retirement and everywhere in between, we can explain your options to help you get the most from your retirement plan. Financial consultants take the time to ask questions and can help you:

- Understand your financial needs
- Evaluate your financial goals and objectives
- By sharing information on managing income and expenses
- Review outside assets and Social Security projections
- Track your progress and adjust your plan if your needs change

For your one-on-one personal advice and education session with TIAA

To identify areas where we can assist you, please bring the following documents:

- Investment, retirement plan, bank, savings and other financial statements
- Current expenses and anticipated expenses after retirement
- Listing of current liabilities
- Social Security estimate
- Pay stub (to view deductions and contributions to benefit plans)
- Estimates of all insurance coverages, current beneficiaries on all accounts and any powers of attorney

Schedule an appointment today

To connect with a TIAA financial consultant, sign up online at **TIAA.org/schedulenow** or call **800-732-8353**, weekdays, 8 a.m. to 10 p.m. (ET).

UNIVERSITY OF RICHMOND

*Using an advice methodology from Morningstar Investment Management, LLC.

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CREATED TO SERVE.

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