

How to prepare for your financial consultation.

Your AIR 403(b) Tax-Deferred Annuity Plan with TIAA allows you to meet one-on-one with a financial consultant who can help you create a strategy that addresses your individual needs at no additional cost to you. A small amount of preparation is all you need to ensure that you can make the most out of your meeting.

Financial advice for every life stage.

Your consultation is individualized to you and where you are on the road to retirement. Depending on your needs, we might discuss:

Starting your career	Mid-career	Transitioning to retirement
<ul style="list-style-type: none"> • Budgeting • Debt management • Investment basics • Saving for retirement 	<ul style="list-style-type: none"> • Your financial goal progress • Ideal strategy • Asset consolidation • Money management 	<ul style="list-style-type: none"> • Required minimum distributions • Lifetime income options • Cash withdrawal options • Legacy goals

Helpful information to have during your meeting.

1. What are your assets?

Put together a list of all your assets and liabilities. Assets include current and previous workplace retirement plans, IRAs, and checking, savings and brokerage accounts. Liabilities include a mortgage, home equity line of credit, car loan, credit card debt, student loans and other debt.

2. What are your monthly expenses?

List out your monthly expenses, including housing costs, food, utilities, clothing, childcare and insurance as well as smaller expenses, such as dining out, gym memberships and streaming services.

3. What are your goals?

Think about your financial goals, and if you have a spouse or partner, talk about goals with him or her. Do you hope to buy a home? Are you working to decrease debt? Planning to put a child or grandchild through college? When do you want to retire? Hoping to leave money to family or charities?

4. How much risk are you comfortable with?

Your level of risk tolerance should depend partly on how much time you have available to pursue the goals you're investing toward.

We're here to help.

Remember that regular check-ins are an important part of managing your investments. We recommend reviewing your investments at least annually but you can schedule a check-in any time with your financial consultant at no additional charge.



Get expert advice by scheduling a meeting with one of our financial consultants or call your personal wealth advisor.

[SCHEDULE NOW >](#)



Get additional information, including online tools, guides and details on your AIR plan options.

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You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to www.TIAA.org/prospectus for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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