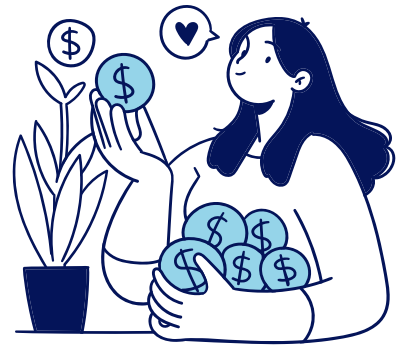


Find the right investment options for you.

Making an informed choice can make a big difference.

Choosing the right investment mix can be challenging, but with a little know-how you can set an investment strategy that's personalized to you. Take the guesswork out of your investment strategy by **meeting one-on-one with a TIAA financial consultant**. Access to our experts is a powerful resource included with your AIR 403(b) Tax-Deferred Annuity Plan with TIAA. In the meantime, here's a breakdown of everything you need to consider while selecting your specific investments.



Customize your portfolio to work for you.

Not all investments function the same. Depending on your financial goals, different investment options might make more or less sense for you. Determining what investments are right for you depends on a number of factors.

- **Individual goals** – Are you focused on the here and now, like paying your student loans, or are you well on your way with your career and starting to dream big?
- **Risk tolerance** – Investments with the highest returns generally have the highest associated risk. Deciding how comfortable you are taking on risk can help you choose which investments are best for you.
- **Time horizon** – How long do you have to save? If you have your whole career in front of you, taking on more risk may be a good thing because you'll have more time to recover from any losses.

Diversifying, or investing in multiple assets, helps protect you from risk.

Spreading your money around, rather than investing it all in a single fund, helps protect your investment. When you choose a diverse set of investments at varied levels of risk, you can protect against any one investment falling in value.

Your investment options.

AIR offers a variety of investment choices that have been organized into four major categories.* You can create a diverse mix of assets that best meet your individual goals and always have the option to meet with a TIAA financial consultant at no additional cost.

Target date funds

Provides a diversified portfolio in a single fund. Consider choosing the fund closest to your anticipated retirement date to get a preset mix of assets that shifts to more conservative investments as the date of retirement nears.



Consider target date funds if you want to take a hands-off approach.

Passively managed funds

Composed of index mutual funds which are designed to keep pace with market benchmarks. These funds provide broad diversification within a single type of asset class at low costs.



Consider passively managed funds if you want more control over the investment choices in your portfolio.

Actively managed funds

Consists of investments options that are managed by a fund manager who buys and sells investments within the portfolio in an attempt to outperform a market benchmark.



Consider actively managed funds if you want to customize your portfolio from a pool of assets while benefiting from the expert choices of a professional.

Guaranteed options

Your AIR plan offers TIAA Traditional. Learn more here.

Protect your principal by providing a minimum guaranteed rate of return. Then generate a retirement paycheck for life after you retire.



Consider guaranteed options if you want to help protect yourself against key retirement threats, such as outliving your savings or market decline.

Your investment options fall broadly into these four categories. To see more information about the specific funds, visit www.tiaa.org/public/tcm/air/view-all-investments.

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.

LEARN MORE >

*If you don't make an investment election your savings will be automatically invested in a target date fund closest to your retirement age of 65. The investment tiers mentioned in this guide are available across all AIR retirement plans, including the 457(b) plan.

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Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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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