

TIAA  
CREF



# TIAA-CREF Connections

For retirement plan consultants,  
advisors and intermediaries



Financial Services

Designed for use by consultants, advisors, and intermediaries.



## The emerging not-for-profit market

Institutions of all sizes need to leverage every resource available to deliver retirement plan savings solutions that are beneficial to their participants and cost efficient for their institutions.

Growing not-for-profit organizations face many of the same challenges that their larger counterparts face as they continue to focus on and direct resources to meeting organizational objectives.

Offering a retirement program that helps ensure that their employees are adequately prepared for retirement is viewed as a core objective for all growing not-for-profit organizations. That's why TIAA-CREF has introduced the Connections retirement plan solution. It's a solution designed to connect not-for-profit organizations with a well regarded, competitively priced, easy to administer retirement plan.

### Connections is ideal for organizations that:

- Have between \$1 million - \$20 million in assets under management
- Wish to offer a menu of carefully screened investment options

- Want a highly rated, experienced plan provider
- Would like to make TIAA-CREF the exclusive provider for their retirement plan
- Have limited resources to devote to retirement plan administration
- Need a provider to support new products and services as their organization grows
- Find it challenging to comply with evolving regulations
- Need tools to administer the plan directly with TIAA-CREF or through a Third Party Administrator (TPA) who has an existing relationship with TIAA-CREF
- Want the option to partner with a local Registered Investment Advisor<sup>1</sup> to provide communication and education programs or participant-level advice or both.



## Partnering with you to make your clients' lives easier

Serving plan sponsors is one of our most important jobs as a plan provider.

We aim to simplify their administrative burden and provide a suite of plan management and fiduciary services that make their jobs easier, at the same time providing a seamless experience for their employees.

TIAA-CREF recognizes the importance of the services that you offer to our shared clients. For that reason, TIAA-CREF is committed to continually improving our infrastructure to support your business and to working with you to bring retirement products and services to not-for-profit institutions.

Our long-standing philosophy of putting the client first matches up well with your clients' organizations as we seek ways to bring cost-effective solutions to our clients.

Together, we can ensure that our shared clients' best interests are always being served.

### Intermediary provides

- Customized communication and education plans
- Employer-site visits and location-based counseling
- Participant advice
- Financial education seminars
- Investment menu construction services

### TIAA-CREF provides

- Plan conversion communications templates for use with participants
- Retirement and investment planning publications, e-newsletters and quarterly reports
- Web-based services, including calculators, guidance, webinars, publications and investment information
- Online enrollment facility, with direct access to guidance tools
- National contact center
- Service team for RIAs
- Internet transactions
- Local office network



## Connections helps by offering:

**Ease of administration:** Our electronic plan administration services and standard plan document services make it easy and cost-effective for plan sponsors to manage their plans. Participants' assets from existing plans are immediately transferred into an age-appropriate TIAA-CREF Lifecycle Fund.

**Investment choice:** Our investment options allow plan sponsors to choose their investment menu from a wide selection of over 250 mutual funds from well-known fund families including PIMCO, T. Rowe Price, American Funds and TIAA-CREF.

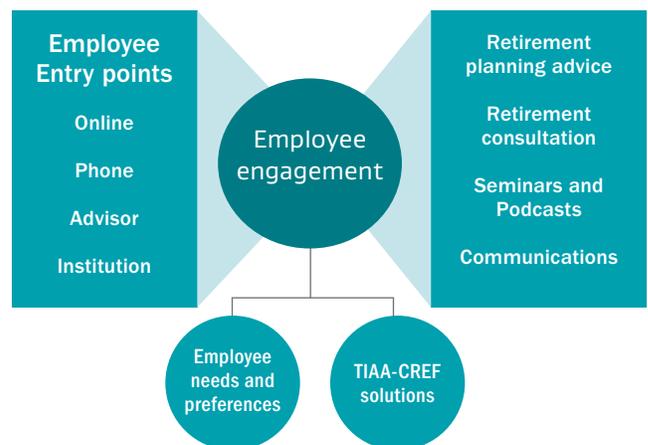
**Regulatory support:** A suite of compliance and fiduciary services help plan sponsors meet their regulatory responsibilities, including contribution monitoring and testing, to help mitigate fiduciary risk.

**Flexible communications:** Access to TIAA-CREF's online and call center resources and our 60+ local offices give participants the flexibility to contact us through whatever channel is most convenient for them.

**Advice services:** Plan sponsors have the option of selecting a local independent Registered Investment Advisor that participates in the TIAA-CREF Advisor Network for education, communication, and participant advisory services. These services can supplement the advice services provided by TIAA-CREF.

**Fiduciary support:** Plan sponsors have the option to work through their financial advisor to build and manage their fund menu. We also offer fee-based access to objective investment menu advice through our relationship with Ibbotson Associates.

TIAA-CREF Connections offers a flexible model that allows us to serve your clients' employees based on their unique needs and preferences



# A consummate commitment to the not-for-profit market

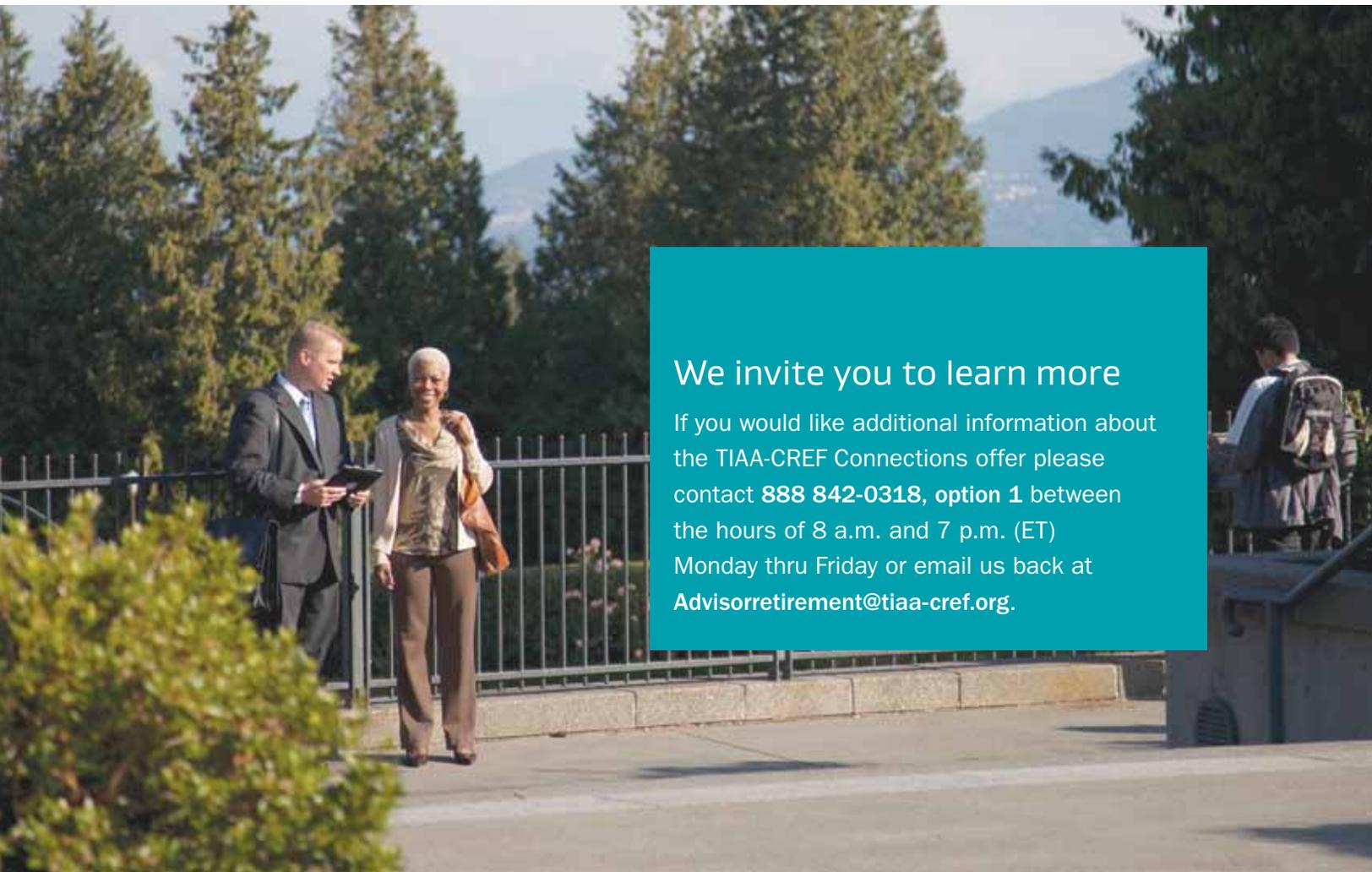
TIAA-CREF was established with one central mission: to aid and strengthen academic, medical, cultural and research institutions by seeking to provide financial security suited to the needs of their employees. By partnering with a provider whose values are aligned with those of your clients, plan sponsors can deliver important benefits:

**Retirement sufficiency:** Confidence that employees will be able to build sufficient assets through plan features that make it easy for them to save for retirement. In addition to a broad selection of proprietary and nonproprietary mutual funds, TIAA-CREF offers several guaranteed annuity products that meet the varying needs of plan sponsors and participants alike.

**One of the best total values:** Our sole focus is on retirement, and we offer plan sponsors a needs-based solution with a broad menu of investments, a full suite of plan sponsor services, as well as comprehensive

communications and advice programs. Delivered with an emphasis on cost containment, these quality services enable us to claim that TIAA-CREF provides one of the best total values for our clients.

**Confidence in us as a provider:** TIAA-CREF has been a leading provider of retirement plans for over 90 years. In addition, TIAA as an insurance company has received among the highest ratings for its stability, claims-paying ability and overall financial strength from all four major insurance rating agencies.<sup>2</sup>



## We invite you to learn more

If you would like additional information about the TIAA-CREF Connections offer please contact **888 842-0318, option 1** between the hours of 8 a.m. and 7 p.m. (ET) Monday thru Friday or email us back at [Advisorretirement@tiaa-cref.org](mailto:Advisorretirement@tiaa-cref.org).

<sup>1</sup> A Registered Investment Advisor (RIA) is an individual or firm who has registered with the Securities Exchange Commission (SEC) or state regulatory agency(s) for the purpose of providing financial advisory services for others. A Registered Investment Advisor is held to a high standard as a fiduciary to their clients and is generally compensated on a fee basis, such as a percentage of assets.

<sup>2</sup> TIAA is one of only three insurance groups in the United States to hold among the highest ratings currently awarded from all four leading independent insurance industry ratings agencies. For its stability, claims-paying ability and overall financial strength, TIAA currently holds the following ratings: A.M. Best (A++ as of 7/11), Fitch (AAA as of 2/12), Moody's Investors Service (Aaa as of 12/11) and Standard & Poor's (AA+ as of 8/11). Per S&P criteria, the downgrade of U.S. long-term government debt limits the highest rating of U.S. insurers to AA+ (the second-highest rating available). There is no guarantee that current ratings will be maintained. Ratings represent a company's ability to meet policyholders' obligations and claims and do not apply to variable annuities, mutual funds or any other product or service not fully backed by TIAA's claims-paying ability.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](http://tiaa-cref.org) for details.

***You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or go to [tiaa-cref.org](http://tiaa-cref.org) for a current prospectus that contains this and other information. Please read the prospectus carefully before investing. 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. TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](http://tiaa-cref.org) for details.***

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