TIAA-CREF Individual Advisory Services
Personalized financial advice for every stage of life
Creating a financial plan tailored to meet your needs

You’ll receive a personalized financial plan supported by the sophisticated analysis, research, and stability you would expect from a Fortune 100 financial services leader including:

- A highly personalized service from a dedicated Advisor who has access to a team of specialists in key financial planning areas — all working with your goals and objectives in mind
- Advice from a seasoned financial partner providing a comprehensive view of your financial situation and specific investment recommendations
- Counsel from a team of financial planners who will review and approve your plan as an extra step to ensure high standards of quality and customization to your personal preferences
- A broader range of solutions to address specific needs, including a range of lifetime income options

For nearly 100 years, TIAA-CREF has been dedicated to the needs of those who work in the academic, medical, cultural and research fields. Your Advisory Team personifies that relationship, embodying the ethics and values of TIAA-CREF, and focusing our resources and expertise on you.

Let’s get started:
Contact an advisor today.

Go to www.tiaa-cref.org/individualadvisoryservices for a list of advisors near you:

Find an Advisor
Search for an Advisor

Or, call us at 866 220–6583.
Building your financial future

Available advice — each and every time

At the center of the relationship between you and your Advisory Team is the trusted advice and guidance you’ll receive — meeting a standard of creating and helping you implement recommendations that are based on solid methodologies, and personalized to your needs.

Know-How:

You may be at a stage in your life where you are trying to figure out what type of investment mix makes the most sense for you to reach your goals. Or, you may be nearing retirement and want to simplify your investments. You could already be in retirement and want to feel assured that you’ll have a steady flow of income for yourself and your loved ones.

To address your unique needs, your advisory team will take the time to listen to you and, as needed, bring in a team of specialists from areas, such as portfolio management and estate planning. Based on your feedback, your team will map the best solution for you by asking detailed questions, such as:

- How would you describe your risk tolerance level?
- How would you explain your investment style?
- What type of legacy do you want to leave your family?

Personalized planning includes:

- An evaluation of nonretirement investments to ensure proper asset allocation and alignment with risk tolerance
- Estate and charitable planning, including tax-efficient strategies for gifting to children/descendants
- A review of education savings strategies and investment options
- Preparation of cash flow projections to determine the financial resources needed for future goals
- Asset protection planning and life insurance analysis, including term and permanent coverage, for the entire family

We’ll work collaboratively with your outside advisors, including accountants, to build and manage your financial plan.

Implementation

Through a thorough analysis, we’ll discuss several options that will allow you to select the plan best suited to your goals. You can contact your Advisory Team to discuss possible adjustments if your needs change.
Personalized solutions for your financial independence

No one can be an expert in all aspects of their personal finances. Nor should you rely on one person to provide all the financial expertise you require. Instead, you should have access to different types of specialists to address your complex needs. Your financial plan should satisfy several important objectives:

- Receiving enough retirement income to last 20 to 30 years — or longer
- Properly balancing growth and income to meet your long-term needs, while helping to preserve your savings in down markets
- Consolidating assets to plan effectively and minimize fees†
- Developing strategies to address taxes, inflation and future medical expenses
- Balancing multiple goals over time, such as funding education for children and grandchildren, caring for elderly parents or providing a legacy for family and charitable organizations

Inevitably, complex needs require a personalized approach, a thorough understanding of your goals, a balanced portfolio that manages market volatility, and expertise and services to support those needs — at no additional cost.

As a committed partner, your dedicated Advisory Team can help you pursue financial goals as your life progresses, goals change and markets shift. At every stage of your life, we’ll develop personalized solutions to support your financial independence.

A team of professionals to meet your unique needs

Your advisory team works with you as you seek wealth accumulation, retirement income planning, transitioning to retirement, living well in retirement and legacy planning.

After meeting with you by phone or in person, your Advisor and team will engage specialists to provide comprehensive, needs-based financial planning services. Your team can address complex needs and multiple goals, selecting from a diverse array of financial products and services.

† Rollovers and transfers may be subject to differences in features, costs, and surrender charges. Certain transfers may incur taxes. Consult your tax advisor regarding your situation.
A broad array of solutions and services to address your needs

- To help you in your plans as you seek to ensure sufficient retirement income, we offer Roth and Traditional IRAs for supplemental savings, and Keoghs and SEP IRAs for those with self-employed income.

- To create a lifetime income stream, you may be eligible to elect a guaranteed annuity contract. Our issuing company for guaranteed annuities is one of three insurance groups in the United States to hold the highest ratings currently awarded from all four leading independent insurance industry ratings agencies.*

- To effectively coordinate your different investment needs, you can:
  - Set up Managed Accounts to have professionals manage your assets and make investment decisions for you.
  - Access brokerage services offering virtually unlimited investments, including stocks, bonds, exchange-traded funds (ETFs), and mutual funds.
  - Invest in TIAA-CREF’s wide range of Lipper award-winning low-cost mutual funds and fixed and variable annuities.**
  - Save for college tuition using 529 education plans.
  - Protect assets for your family using top-rated life insurance, including term and permanent coverage.*

Private Asset Management

If you have accumulated substantial assets, you are eligible for expanded investment management services offered by the TIAA-CREF Trust Company, FSB through our Private Asset Management team.

- A dedicated Portfolio Manager can work with your Advisory Team to develop a personalized investment solution for you, including the selection of specific individual securities.
- A portfolio tailored to your unique circumstances.
- Specialists on the team can help coordinate your estate plan and any charitable giving.

* Ratings represent a company’s ability to meet policyholders’ obligations and claims. (See back cover for more details.)

** The expense ratio on all mutual fund products and variable annuity accounts managed by TIAA-CREF is generally less than half the mutual fund industry average. Source: Morningstar Direct (September 2013), based on Morningstar expense comparisons by category. In calculating the awards, Lipper considered funds registered for sale in the United States with at least 36 months of performance as of the end of the calendar year of the respective evaluation year. Fund groups with at least five equity, five bond or three mixed-asset portfolios were eligible for an overall group award. The award is given to the group with the lowest average decile ranking of three years’ Consistent Return measure of the eligible funds over the three-year period ended 11/30/12. TIAA-CREF was ranked against 35 fund companies. Past performance does not guarantee future results. For current performance and rankings, please visit the Research and Performance section on our website.
Did you know?

- TIAA was founded in 1918 to provide to university faculty a means to achieve retirement security.
- Today, with more than $542 billion in total assets under management (as of 9/30/13), TIAA-CREF is a *Fortune* 100 financial services organization and a leading provider of a full range of financial services nationwide to 3.9 million individuals in the academic, medical, governmental, research and cultural fields. Financial services include retirement plans, IRAs, mutual funds, annuities, brokerage services, life insurance and 529 college savings plan management.
- TIAA-CREF won the 2013 Lipper Fund Award for Best Overall Large Fund Company** (3/13).
- TIAA-CREF was named to DiversityInc’s Top 50 Companies for Diversity for the company’s ongoing commitment to establishing effective and successful approaches to diversity and inclusion (4/29/13).
- Last year TIAA-CREF paid $4.3 billion in retirement income.***

Find an Advisor today.

Go to [www.tiaa-cref.org/individualadvisoryservices](http://www.tiaa-cref.org/individualadvisoryservices) for a list of advisors near you.

Or, call us at **866 220-6583**.

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* Guaranteed annuities are backed by the claims-paying ability of the issuer. For its stability, claims-paying ability and overall financial strength, TIAA currently holds the following ratings: A.M. Best (A++ as of 5/13), Fitch (AAA as of 6/13), Moody’s Investors Service (Aaa as of 7/13) and Standard & Poor’s (AA+ as of 6/13). 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.

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*** In 2012, TIAA-CREF plan participants received annualized payments of $4.3 billion through TIAA-CREF lifetime annuity contracts.

Consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [www.tiaa-cref.org/prospectuses](http://www.tiaa-cref.org/prospectuses) for current performance and rankings, please visit the Research and Performance section on our website. Please read the prospectuses 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.

Our Advisors do not provide tax or legal advice. Individuals should consult with an independent tax advisor, CPA and/or attorney for specific advice based on the individual’s personal circumstances. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, and Teachers Personal Investors Services, Inc., Member FINRA, distribute securities. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

TIAA-CREF Trust Company, FSB provides investment management and trust services. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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