



Questions about retirement? Your financial consultant has answers.

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 your employer's retirement program, one-on-one personal advice and education* is available at no additional cost. During your meeting, you can discuss top retirement savings questions, such as:

1. Am I saving enough?
2. Am I invested appropriately?
3. Am I on track to retire when I want?

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 existing plan. Financial consultants take the time to ask questions and help you:

- Evaluate your financial goals and objectives
- Understand budgeting, debt management, investment basics and the importance of saving for retirement now
- Assess your retirement readiness by reviewing outside assets and your Social Security projections

Think about taking action

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

*Using an advice methodology from Morningstar Investment Management, LLC

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

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