



Make your wishes clear

Did you know?

The beneficiary designation on your account takes priority over your will.

Naming your beneficiaries and putting essential documents in place puts you in control, and can make a difference for the people and causes you care about.

Updating your beneficiary information is quick and easy to do

The good news is that it's easy to designate, change or confirm your beneficiaries.

- Go to [TIAA.org](https://www.tiaa.org) to register and/or log in to your account.
 - Note: You'll need a user ID and valid email address to sign up.
- Once logged in, under the *Action* tab, choose *Add/Edit beneficiaries*.
- From there, you can designate beneficiaries and select how much each should receive.

If you have questions or need assistance, visit [TIAA.org/public/offer/services/beneficiary-resource-center](https://www.tiaa.org/public/offer/services/beneficiary-resource-center) or call us at **800-842-2252**. For your protection, we cannot change your beneficiary information over the phone.

Remember, you can change your beneficiary information again at any time.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

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

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017