



Schedule time with a TIAA Financial Consultant today.

Assess your current savings for retirement.

Schedule time with a TIAA financial consultant. They will work with you to review your personal goals and finances to get an accurate picture of the income you will need in retirement and what your savings could potentially be in future retirement dollars. Advice sessions are at no additional cost to you.

In the one-on-one session, you will:

- Identify a future retirement income goal, typically a percentage of your current income.
- Inventory all accounts and assets that are earmarked for retirement.
- Identify other income sources you may have in retirement such as Social Security, annuities, part-time work, pensions or rental income.

Build your savings strategy.

Based on your retirement savings information, the financial consultant will recommend an investment strategy to help you reach your retirement income goals. Together you'll review the strategy and make any modifications you may need based on your personal situation.

Then the financial consultant will work with you to create an action plan of steps to take to put your strategy into action, which may include one or more of the following:

- Increasing monthly contributions
- Increasing your retirement age
- Reallocating current retirement plan assets and future contributions to different investments with different risk tolerance levels to either potentially earn more or manage risk as you approach retirement
- Exploring additional investment options such as IRAs or annuities

To make sure you're staying on track, meet with a TIAA Financial Consultant at least once a year to review your current situation and your financial strategy.



Retirement calculators & financial tools

Try our online advice tools anytime by visiting tiaa.org/tools.



Smart retirement planning requires three things: Financial goals, a snapshot of your current savings and investments, and a plan to address any savings gaps. It can seem complicated, but fortunately, you don't have to do this on your own.

Experienced TIAA Financial Consultants will meet with you and help you determine:

- The income you will need in retirement based on your lifestyle
- How much money you should invest to help achieve your retirement savings goals
- How to invest in order to help grow your savings over time
- Ways to maximize your employer's retirement plan



Help when you need it

Meet with a TIAA Financial Consultant—in person, virtually or by phone—for an advice* session to develop a retirement savings strategy that fits your needs.

Call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET) or schedule online at tiaa.org/schedulenow.



*Advice is obtained using an advice methodology from an independent third party.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Go to tiaa.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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