



TIAA IRAs, with access to TIAA Annuities, are available to more people than you might think

TIAA can help even more people reach their retirement goals

For a century, TIAA has helped those in the academic, research, medical, government and cultural fields retire with peace of mind—and their families can access the same products and advice.

Who's eligible?

People who currently work for organizations in the nonprofit industries we serve; people who used to work for those organizations, as long as they were employed for a total of 3+ years or while they were age 55 or older; and family members of those same people (living or deceased) are also eligible, including:

- Spouse/domestic partner
- Parents and grandparents*
- Siblings*
- Children and grandchildren*

* Including step, foster and in-laws.

TIAA's core community



Education



Healthcare



Nonprofit foundations and charities



Government and military



Museums

BUILT TO PERFORM.

CREATED TO SERVE.

Why choose a TIAA IRA?

Whether you or your family members are interested in consolidating your assets or would like to invest more for retirement, the TIAA IRA is an easy-to-manage account from one of the world's most ethical organizations.¹ Some features include:

- **Broad investment choices**, including annuities, award-winning mutual funds,² stocks, bonds, ETFs, CDs, third-party funds and even socially responsible options³
- **No account fees or minimums**, low-investment-fee options to keep more of your money working⁴
- **A support level you choose**—either invest on your own or work with your advisor for personalized investment advice⁵
- **Educational information** to help you make informed decisions, including those about rollover options⁶
- **Convenient account access** and management through your mobile device, computer or telephone

For more information, please visit tiaa.org/public/offer/products/iras.



The ongoing TIAA mission

Since 1918, TIAA has helped millions of people in nonprofit industries retire with confidence. Together, we can expand that mission to millions more.

¹ The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%) and provided to all companies who participate in the process. The full list of the 2017 World's Most Ethical Companies can be found at <http://worldsmoethicalcompanies.ethisphere.com/honorees/>.

² The Thomson Reuters Lipper Large Fund Company Award is based on a review of 36 companies in 2012, 48 companies in 2013 and 2014, 37 companies in 2015, and 34 companies in 2016 risk-adjusted performance. The Best Mixed Assets Large Fund Award is based on a review of 39 companies in 2015 and 36 companies in 2016 risk-adjusted performance. Past performance is no guarantee of future results. The Lipper Large Fund and the Mixed-Assets Large Fund Awards are given to the group with the lowest average decile ranking of three years' Consistent Return for eligible funds over the three-year period with at least five equity, five bond or three mixed-asset portfolios. Note these awards pertain to mutual funds within the TIAA-CREF group of mutual funds; other funds distributed by Nuveen Securities were not included. From Thomson Reuters Lipper Awards, © 2017 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. Past performance does not guarantee future results. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. For current performance, rankings and prospectuses, please visit the Research and Performance section on TIAA.org, TIAA-CREF Individual & Institutional Services, LLC, Members FINRA and SIPC.

³ Funds from outside companies, stocks, bonds, CDs and ETFs are available through our brokerage services.

⁴ Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, December 31, 2017. 80% of TIAA-CREF mutual fund products and variable annuity accounts have expense ratios that are in the bottom quartile (or 98.14% below median) of their respective Morningstar category. Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.

⁵ TIAA managed account services (and third-party advisors) provide discretionary investment management services for a fee. If you choose to work with an independent advisor not affiliated with TIAA, you may be subject to separate investment advisory fees, which you may pay directly from your TIAA IRA. You should discuss these fees with your advisor before paying them out of your TIAA IRA.

⁶ Before rolling over or consolidating assets, consider your other options. You may be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA consultant and your tax advisor regarding your situation. Learn more at TIAA.org/reviewyouroptions.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

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

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