And your world is changing rapidly too…

It’s time to shift your focus.

3 major challenges

- Health
- Career success
- Not focused on outcomes

Heart of法官’s mission

Focusing on the heart of your mission

Focusing on quantifying outcomes in terms of how much income retirees will be able to replace—instead of on accumulation of savings.

Knowledge and options are critical for your employees. By focusing on research-based engagement strategies, you’ll communicate more effectively.

When it comes to retirement, the outcome you want is a steady stream of income.

With TIAA, you can set your employees on a clear path to retirement through the ability to default properly, engaging appropriately and focusing on outcomes as measured by projected income replacement.

Success isn’t about inputs—it’s about the outcome:

Learn more today

Your Way Forward

What if you could offer “personal pensions”? A simple, automatic money-saving opportunity can help employees start saving more, while giving them a sense of control.

Your Way Forward

What if you could show each employee a clear path to retirement?

By designing a custom default investment that includes an income component—and doing it in the context of a defined contribution plan—you can create risk readiness and income replacement gaps.

Learn more today

Your Way Forward

What if you could quantify outcomes in terms of income replacement?

You can create risk readiness and income replacement gaps, and help boost the financial well-being and knowledge of your diverse employee base.

Choose from a wide range of personalized retirement plans, from defined benefit plans to target date funds. And your employees are likely to weigh your opportunities against their own financial condition and contractual obligations.

Target date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.

As with all mutual funds, the principal value of a target date fund isn’t guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the

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Hoping for the best isn’t enough. You must plan for the worst.

Design a diversification strategy that can protect against these market conditions:

- 3
- 5
- 7

Not focused on outcomes can create risk

Diverse workforce

Benefit decline

The decline of defined benefits

- The average couple retiring in 2019 will need to cover $645B toward healthcare expenses in retirement

- 56%

- 27%

- 75%

- 62%

- 66%

- 98%


TIAA’s 2019 Lifetime Income Survey.


TIAA’s 2019 Lifetime Income Survey.