



## BEYOND YOUR WORKPLACE RETIREMENT PLAN

# Save and invest for all your financial goals.



Your financial journey doesn't end with your workplace retirement plan. Discover more ways to build a strong future for you and your family with TIAA. We can help you make the most of your hard-earned dollars with solutions tailored to your unique needs and goals.



### TRADITIONAL AND ROTH IRAS

#### Save more for retirement.

Save beyond the limits of your workplace plan or consolidate savings from previous employers and other qualified accounts in a single place (no limits on rollover amounts).<sup>1</sup>

- Get started in minutes with no account opening or maintenance fees.<sup>2</sup> You can also get planning help from a Financial Consultant at no extra cost whenever you need it.<sup>3</sup>
- Select the tax advantages that are best for you with a traditional or Roth IRA—or both. You can choose from a wide range of investments, including options for lifetime income.<sup>4</sup>



### MANAGED ACCOUNTS

#### Let professionals handle your investments.

Free yourself from investment management and gain a lifelong financial partner with personalized portfolio management tailored to your lifestyle and goals.<sup>5</sup>

- Benefit from a highly disciplined approach; consistent oversight; a collaborative team environment; and the expertise, resources and commitment that come from TIAA's more than 100 years of experience helping people like you.

1. 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](https://tiaa.org/reviewyouroptions).

2. There is no account fee to own a TIAA IRA; however, brokerage transaction fees may apply. In addition, investors are subject to the underlying funds' portfolio management fees and expenses.

3. Financial Consultants provide advice and education using an advice methodology from an independent third party.

4. Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

5. TIAA-CREF managed account services provide discretionary investment management services for a fee. Certain securities may not be suitable for all investors. TIAA-CREF managed account services are offered through TIAA-CREF Advice and Planning Services and TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser and broker-dealer, and the Private Asset Management offered by TIAA Trust, N.A., a National Trust Bank.



## BROKERAGE ACCOUNTS

### Build toward other financial goals.

Invest even more for retirement; save for a home, travel, legacy planning or other goals; manage cash; or grow your net worth with a wide array of investment options.

- Buy stocks, exchange-traded funds (ETFs) and options online with the TIAA mobile app for \$0 per trade.<sup>6</sup>
- Open an account with no cost or minimum, no maintenance fees and thousands of no transaction fee mutual funds.<sup>6</sup>
- Choose and manage investments yourself, get help from TIAA or have your portfolio managed for you.<sup>5</sup>
- Help control the time and costs of administering a retirement plan as a self-employed individual or small business with a SEP or SIMPLE IRA.
- Use your TIAA Brokerage balance as collateral for a major expense.



## ESTATE PLANNING

### Ease the transition of assets.

Help your heirs more easily settle your estate through proper beneficiary designations and transfer instructions.

- Enjoy complimentary access to self-guided estate planning services, including Trust & Will. Contact your Advisory Team for more details.



## 529 PLANS

### Help a loved one pay for college.

Make your college dollars go further with the tax advantages of a 529 college savings plan. Earnings on your savings are tax free when used for qualified education expenses.

- Choose an in-state or out-of-state 529 plan that can be used at accredited universities, colleges or vocational schools nationwide and potentially abroad.
- Consider carefully what's right for you since not all plans are the same. TIAA manages a number of 529 plans,<sup>7</sup> which have received Morningstar Medal ratings based on various plan features, including low fees.<sup>8</sup>



## PERSONAL TRUST SERVICES

### Take control of your assets.

Create a long-term plan for your money with our wide-ranging trust services, from holistic advice and planning to trust strategies and estate settlement services.

- Consider a trust to help ensure your assets are managed and transferred according to your wishes, to support yourself and others in the event of incapacity and to potentially minimize the taxes and costs of wealth transfer.
- Work with TIAA Trust's team of specialists managed by your advisor for everything from investment management to income and legacy planning.

## Talk to us about your financial goals.

Visit us online at [tiaa.org](https://tiaa.org), schedule a call at [tiaa.org/schedulenow](https://tiaa.org/schedulenow) or call 800-842-2252.

6. There is no account fee to own a TIAA Brokerage account; however, brokerage transaction fees may apply. In addition, investors are subject to the underlying funds' portfolio management fees and expenses.

7. TIAA-CREF Tuition Financing, Inc. (TFI) acts as the education savings division within TIAA.

8. Source: Patricia Oey, "Morningstar 529 Ratings: The Top Plans and What They Offer," Morningstar.com, Nov. 2, 2022, [Morningstar.com/personal-finance/morningstar-529-ratings-top-plans-what-they-offer](https://Morningstar.com/personal-finance/morningstar-529-ratings-top-plans-what-they-offer).

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor about your specific circumstances.

TIAA and the mentioned referral parties, or any of their affiliates or subsidiaries, are not affiliated with or in any way related to each other.

TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

Self-directed line of credit and planning services are provided by third parties.

Please read the plan description on [tiaa.org/529](https://tiaa.org/529) carefully prior to investing, for details on its investment objectives, risks, charges and expenses, and whether your home state offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. More information about municipal fund securities is available in the issuer's plan description. Investments in the plan are neither insured nor guaranteed, and there is the risk of investment loss. Consult your legal or tax professional for tax advice. TIAA-CREF Tuition Financing, Inc. (TFI) is the plan manager for several state 529 plans, and TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for those plans. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply.

TIAA Trust, N.A. provides investment management, custody and trust services.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

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