



RETIREMENT PLAN PORTFOLIO MANAGER

**Live your life. We'll help
with your retirement.**



Let us help you go the distance.

Saving and investing for the future doesn't have to be complicated. With TIAA's Retirement Plan Portfolio Manager, you'll get a personalized saving and investing plan as well as ongoing investment management that can put you on course for a more secure retirement. That leaves you free to live your life today while we take care of your investments for tomorrow.¹



Personalized advice

Tailored investment strategies powered by independent advice



Automated investing

Simple and easy to use with active monitoring and adjustments



Better outcomes

Improved performance for those who've used our managed account compared to those who haven't²

Small, regular adjustments help keep you on course.

Retirement Plan Portfolio Manager keeps an eye on your investments, automatically adjusting them during your working years to keep you headed in the right direction. The service is also competitively priced, costing no more than \$3 for every \$1,000 invested annually.³



More control. Better results.

If you're just starting out, retirement may feel like a distant milestone. But getting your retirement savings on track with your goals early can help build greater long-term financial security. Even if you're starting later, the sooner you engage professionals on your behalf, the better.



Those who've used our managed account have outperformed those who haven't, including:²

Higher income replacement

Better risk-adjusted returns

Increased contributions

	Target date fund	One-time portfolio adjustment	Retirement Plan Portfolio Manager
Features	Invest based on age alone	Choose "Help Me Do It" within Retirement Advisor	Choose "Manage It For Me" within Retirement Advisor
Considers your current financial profile, your future retirement goals and all of your retirement assets, including Social Security	No	✓	✓
Updates your investments to align to your retirement goals	No	✓	✓
Provides expert advice powered by Morningstar®, including how much to save	No	✓	✓
Automatically adjusts investments to become more conservative as you near retirement	✓	No	✓ Quarterly point-in-time advice on your behalf
Provides actionable quarterly retirement advice updates, including tracking of retirement goals	No	No	✓

Ready to get started?

Scan the QR code or go to tiaa.org/retirementadvisor and log in to get your personalized plan at no extra cost. Choose "Manage It For Me" at the end to enroll in Retirement Plan Portfolio Manager.

For more information, go to tiaa.org/managemyretirement.





1. The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A.

Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

IMPORTANT: Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.

2. The "better outcomes" statement compares active Retirement Plan Portfolio Manager users to nonusers for which TIAA has salary data. As of September 2023, users had higher income replacement ratios; the opportunity for improved risk/return as measured by the Sharpe ratio calculation, which measures risk-adjusted returns; and higher contribution rates. Past performance is no guarantee of future results.

The **income replacement ratio** is your estimated retirement income divided by your pre-retirement income, including your paycheck. **Risk-adjusted return** is a calculation of how much risk you're accepting for the associated amount of potential profit from your investments. A **contribution rate** refers to the percentage of your income that you set aside for your retirement savings.

3. The fee is based on an average daily balance of your enrolled plan during the quarter. For example: If you had an average balance of \$10,000 in your account, the annual fee would be $\$10,000 \times 0.003 = \30 , a quarterly fee of \$7.50, which would be deducted on the first day of the subsequent quarter and continue on a quarterly basis for as long as the account is active. You may terminate your participation in the program at any time upon written or verbal notice to TIAA.

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 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.

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 fees and expenses associated with the target date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.

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.

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.

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.

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

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