



Personalized financial advice for every stage of life

TIAA Advisory Services



BUILT TO PERFORM.

CREATED TO SERVE.

Your financial needs are unique. Your financial plan should be, too.

One of the benefits of having your retirement plan with TIAA is access to a dedicated advisor backed by a team of specialists in key areas of financial planning. Your advisory team can work with you to create a plan that helps you pursue **your financial goals**—and they are committed to ensuring it will continue to do so as your life progresses, priorities change and markets shift.

At every stage of your life, you'll receive ongoing support and personalized advice designed to further your financial independence, through the sophisticated analysis, research and stability you would expect from a Fortune 100 financial services organization.¹ It's a level of attention you've earned as a TIAA client, and it's available at no additional cost to you.



Your advisory team will take the time to understand your needs, wants and wishes

If you would like to learn more about advisory services, call 866-220-6583. Or visit [TIAA.org/advisoryservices](https://www.tiaa.org/advisoryservices).

Your team will work with you to establish what matters most to you—the needs that can't be compromised, the wants you might be willing to forego and the wishes that would be ideal. Then, they'll help you determine the probability of meeting those goals based on where you are today—and what you can do to increase your chances of getting there.

You'll receive a thorough analysis of your situation

Taking into account your risk tolerance level, investment style and type of legacy you want to leave your loved ones, your advisor can work with you to develop a plan suited to your goals and designed to address these important objectives:

- Receiving enough retirement income to last a lifetime
- Properly balancing growth and income goals to pursue your long-term needs, while helping to preserve your savings in down markets
- Developing strategies to address taxes, inflation and future medical expenses
- Balancing multiple goals over time, such as funding education for children and grandchildren, caring for elderly parents or providing a legacy for family and charitable organizations

A tailored plan based upon your needs

Complex needs require a personalized approach, a balanced portfolio that helps manage market volatility, a wide range of resources and depth of knowledge to support these needs. Your advisor has access to specialists across TIAA to create a financial plan tailored to address your unique circumstances. Plans are also reviewed by a team of financial planners as an extra step to help ensure high standards of quality and customization to your preferences. Your advisor will then help implement your plan and maintain a working partnership with you over time.



You'll have our ongoing commitment

Your dedicated advisory team is here to answer your questions and discuss possible adjustments to your financial plan as your life changes and your goals shift.

Building your financial future

Your advisor will make sure your financial plan continues to reflect all that you want to accomplish, adjusting it as necessary. This personal planning **may include**:

- **Retirement planning** to help you save for and transition to retirement
- **Nonretirement investments evaluation** to establish proper asset allocation and alignment with risk tolerance
- **Review of education savings** strategies and investment options
- **Cash flow projections** to determine the financial resources needed for future goals
- **Insurance assessment**, including life and long-term care, assist with recommendations on appropriate coverage based on protection needs and financial objectives
- **Estate planning**, including tax-efficient strategies for giving to loved ones and ensuring you have the proper documents in place to make sure your wishes are met
- **Charitable giving advice** for help in the directing of your funds to the nonprofit organization, charity or private foundation of your choice
- **Incapacity planning** to help prepare for life's "what ifs"
- **Coordination and facilitation of family conversations** to help get you and your loved ones up-to-date on your wishes
- **Collaboration** with your outside financial advisors, including accountants, to build and manage your financial plan



A diverse array of financial products and services

Your advisor will work with you to construct a portfolio that serves your objectives with a solid foundational strategy that seeks to keep you on track in various market conditions. Portfolio or plan recommendations could include any of the following areas:

The foundation of your financial plan addresses three critical needs:

- A well-diversified portfolio that can provide lifetime income
- An estate plan that provides for loved ones and minimizes taxes
- Confidence to weather all of life's ups and downs



BROKERAGE SERVICES offers virtually unlimited investments, including stocks, bonds, exchange-traded funds (ETFs) and mutual funds.



MANAGED ACCOUNTS offers a professionally managed investment solution that's aligned to your goals and investment style, including ongoing reporting, research, oversight and adjustments to help keep your portfolio on track.



TRADITIONAL or **ROTH IRAs** are used to save for retirement, the difference is how and when you get the potential tax benefits. **KEOGH** or **SEP IRAs** for those with self-employed income.



529 COLLEGE SAVINGS PLANS are designed to help families set aside funds to cover qualified education-related expenses. 529 plan earnings potentially grow tax free, and some states offer additional tax benefits. Nonqualified withdrawals may be subject to federal and state taxes and an additional federal 10% tax.



TIAA TRUST² can help design a portfolio based on your tolerance for risk and have professionals manage your assets and make investment decisions accordingly. Additionally, TIAA Trustee Services are available for those seeking management and disposition of their assets for estate planning purposes.



LIFE INSURANCE can help you protect your assets, ensure your family's financial security, and prepare for the unexpected.



BANKING SOLUTIONS with TIAA Bank®, the banking arm of TIAA³ offers a wide range of accounts that will help you stay on track toward all your savings goals. Choose from traditional money market and savings accounts as well as CDs, and keep your savings growing with competitive rates and low fees. Only TIAA Bank has the Yield Pledge promise, guaranteeing you some of the most competitive rates in the nation.⁴ Our lineup is backed by robust online and mobile banking, free ATMs⁵ nationwide, so that you can bank when you want, how you want.



CHARITABLE GIVING OPTIONS, such as donor-advised funds, can be a smart part of your overall financial plan. The money you contribute and all growth is tax free, and you may be eligible for a current year deduction. What's more, there is no capital gains tax when you contribute appreciated stock.

To request an appointment with an advisor, visit TIAA.org/contactme or call us at 866-220-6583.

For more than 100 years, TIAA has been dedicated to the needs of those who work in the academic, medical, cultural and research fields. Your advisory team personifies that relationship, embodying the values of TIAA and focusing our resources and depth of knowledge on you. Did you know:

- TIAA was founded in 1918 to provide university faculty a means to achieve retirement security.
- Today, with nearly \$1.3 trillion in total assets under management,* TIAA is a Fortune 100 financial services organization² and a leading provider of a full range of financial services nationwide to 5 million individuals overall.
- TIAA received the Lipper Fund Award for the Best Mixed Assets Large Fund Company by Refinitiv for the fourth consecutive year (2016-2020).⁶
- TIAA was named to one of DiversityInc's Top 50 Companies for the eighth year in a row.⁷



**REFINITIV
LIPPER
FUND
AWARDS**

**2020 WINNER
UNITED STATES**

2016–2020

**Best Mixed Assets
Large Fund Company**
5 consecutive years

The Mixed Assets Large Fund award from Refinitiv is based on a review of 39 companies 2016, 36 companies 2017, 35 companies 2018, 35 companies 2019 and 30 companies 2020 risk-adjusted performance.



**TIAA
Mobile App**

*As of September 30, 2021, assets under management across Nuveen Investments affiliates and TIAA investment management teams are \$1,331 billion.

¹ As of 05/31/20.

² TIAA, FSB provides investment management, custody and trust services.

³ TIAA Bank® is a division of TIAA, FSB.

⁴ We promise that the yield on your Yield Pledge® Checking and/or Money Market Account will stay in the Top 5% of Competitive Accounts based on the Bankrate Monitor National Index survey data from the last week of each month. "Competitive Accounts" are similar accounts from the 10 largest banks and thrifts in 10 large U.S. banking markets. This includes data from the 5 largest banks and 5 largest thrifts in each market for which rates are available, except in markets without 5 banks and 5 thrifts. Each week Bankrate surveys these institutions and distributes its results to certain institutions on a paid-for basis. Not all institutions report each week. We reserve the right to change, at any time and without prior notice to you, our Yield Pledge calculation method as necessary to accommodate changes in Bankrate's survey and/or its distribution methodology, including, without limitation, by switching to a different, comparable methodology that may not be based on information from Bankrate.

⁵ TIAA Bank does not charge ATM fees and will automatically reimburse you up to \$15 for the ATM fees paid at other U.S. ATMs each month, regardless of your TIAA Bank account balance. For TIAA Bank accounts that carry a minimum average daily balance of \$5,000, ATM fee reimbursement is unlimited. Reimbursement subject to termination for fraud or abuse and will not apply for the month in which your account is closed.

⁶ The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. Lipper Leaders fund ratings do not constitute and are not intended to constitute investment advice or an offer to sell or the solicitation of an offer to buy any security of any entity in any jurisdiction. For more information, see lipperfundawards.com. The Award is based on a review of risk-adjusted performance of 39 companies for 2016, 36 for 2017, 35 for 2018 & 2019, and 30 for 2020. The award pertains only to the TIAA-CREF mutual funds in the mixed-asset category. Certain funds have fee waivers in effect. Without such waivers, ratings could be lower. Past performance does not guarantee future results. For current performance, rankings and prospectuses, please visit TIAA.org.

⁷ Top 50 Companies for Diversity—DiversityInc. (2013–2021).

Certain products and services are only available to eligible individuals.

Consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for fund and product 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.

Our advisors do not provide tax or legal advice. Individuals should consult with an independent tax advisor, CPA and/or attorney for specific advice based on the individual's personal circumstances. TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. Brokerage Services are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA/SIPC. Each is solely responsible for its own financial condition and contractual obligations.

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