



**A more secure retirement
starts with advice.**



The promise of a secure future doesn't have to be out of reach.

Everyone deserves to retire with confidence in their later years. That means taking steps now to get ready and choosing solutions that can make it easier along the way. No matter where you are in life, we offer advice and guidance on investing solutions to help you live the life you want when you retire.

Get what you need

Boost your confidence with advice and guidance that take your personal circumstances into account. Whether you're just getting started, are late to the game or well on your way, we can recommend strategies and solutions to help address your unique needs.

When you need it

Get help at every turn. From saving your first dollar to activating your retirement paychecks¹ to passing on your money to others—and every step in between—we can help you with financial decisions as your life changes throughout the years.

Your way

Choose the option that works for you. Use our on-demand tools, connect with TIAA consultants or automate your savings plan with solutions to get you and keep you on track. You may also qualify for a dedicated advisor.²



Many people don't know who to turn to for help with their retirement planning. With TIAA, **advice at no additional cost may be one of your plan benefits.**



TIAA WAS NAMED ONE OF THE 2024 WORLD'S MOST ETHICAL COMPANIES FOR THE 10TH CONSECUTIVE YEAR.

For over a century, TIAA has continuously strived to be a company its clients, participants and associates can put their full trust in.³

1. Retirement paycheck refers to the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities.
2. You may qualify for a dedicated TIAA Financial Advisor with at least \$250,000 of investments outside of your workplace retirement plan or with at least \$1 million within your workplace retirement plan.
3. tiaa.org/public/about-tiaa/news-press/press-releases/2024/03-04.

Think of us as your GPS on the road to retirement.

Turn to us for help getting where you want to go. With the right guidance, you may even get there faster and with fewer detours. And when you start now, the path may be a lot smoother than if you wait.

Plan for now

Get recommendations during your saving years that help set you up for lifelong financial security.

- Decide how much to save each paycheck.
- Choose an investment strategy.
- Protect a portion of your retirement savings.
- Set financial goals.



TIAA uses independent, third-party expertise to provide saving and investing advice.



Plan for later

Create a personalized plan for retirement, including the option for retirement paychecks that guarantee you'll have money coming in for the rest of your life.¹

- Think about the retirement you want.
- Estimate retirement income needs.
- Create a strategy to cover any gaps.
- Get advice on managing market volatility.
- Talk to us about trust and estate planning.

Get help the way you want it.

Find quick advice online, talk to us or choose an automated solution that helps you move toward a more secure future.

On-demand help at tiaa.org

Self-guided tools to help with what you need.

Want saving and investing advice?

- **Retirement Advisor**
Get a complete plan for your account, from how much to contribute to which investments to choose.⁴
- **Advice Express**
Get quick recommendations to help you get started.⁵

Need help with an income plan for retirement?

- **Retirement income tools**
See your income choices based on your TIAA account or calculate potential retirement paychecks.

Need help managing your finances?

- **6-Minute Checkup**
Log in to your account for tips on managing your money.
- **Webinars**
Sign up for a live or on-demand presentation on a variety of topics.
- **Goal setting tool**
Estimate how much you need to save for a goal in minutes.
- **Budgeting**
Try the spending plan worksheet to take control your finances.
- **Financial education**
Find out more on a financial topics for any life stage.

4. The TIAA Retirement Advisor's objective is to help you reach your desired retirement income goal by helping you define a plan based on asset allocation, savings and retirement age.

TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on this tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice.

The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC. The TIAA Retirement Advisor is intended for use by U.S. residents only.

IMPORTANT: The projections or other information generated by the Retirement Advisor tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

5. The advice supplied by Advice Express is provided by an independent financial expert. The independent financial expert provides the risk tolerance and portfolio recommendations (asset allocation and fund selections) using its investment methodology, which is based on statistical projections of the likelihood that you will achieve your stated monthly retirement income goal.

IMPORTANT: The recommendations or other information generated by the software program used by this tool regarding the likelihood of achieving your stated monthly retirement income goal are hypothetical, do not reflect actual results and are not a guarantee of future results.



Get personalized saving and investment recommendations at your convenience at:

[tiaa.org/
retirementadvisor](https://tiaa.org/retirementadvisor)

One-to-one assistance from our people

Information and advice to point you in the right direction.

National Contact Center (800-842-2252)

Get help with administrative tasks or scheduling an advice session.

Financial consultants ([tiaa.org/schedulenow](https://www.tiaa.org/schedulenow))

Meet in person or by video call for personalized advice and guidance on your retirement savings.

Retirement income consultants (888-380-6424)

As you near retirement, meet with a specialist who can provide actionable recommendations to manage your retirement income and expenses effectively.

Financial advisors (844-567-9077)

You may qualify for a dedicated advisor who can create a plan that helps you pursue your financial goals.²



Choose a solution that gives you an extra level of support.

Consider options that can make investing easier and help prepare you for greater security in retirement—with the personalization and automation that suit your needs.



Enroll in TIAA RetirePlus, if offered by your plan, online at any time:

Log in to your account.

Select your workplace plan.

Click “Check it out” in the banner at the bottom of the page that references TIAA RetirePlus.



Target-date funds

A diversified set of investments that invests based on your age and automatically adjusts to become more conservative as you near retirement.⁶



TIAA RetirePlus®

A diversified set of investments that may include an option that provides guaranteed growth while you save and retirement paychecks for life. Adjusts over time to become more conservative as you near retirement.⁷



Point-in-time advice

Gives you a personalized saving and investment strategy based on your unique situation. Helps get you on track, but requires that you revisit your strategy at least once a year to stay on target.⁴



Retirement Plan Portfolio Manager

A managed account service with all the benefits of one-time advice plus the convenience of automatic updates. Helps get you on track and keep you on track.⁸

6. As with all mutual funds, the principal value of a lifecycle 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.

7. See important information at the end of this brochure under TIAA RetirePlus.

8. 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.

See how our solutions compare.

No matter where you are in life, we have options to meet your needs. You can choose the personalization and automation that work for you and get access to a retirement paycheck for life.

The retirement solutions available are based on what your employer has included in your plan. See your plan details to learn more.

Compare features		Target-Date Funds	TIAA RetirePlus	Point-In-Time Advice	Retirement Plan Portfolio Manager
What's in it?					
Diversified mix of investments ⁹		✓	✓	✓	✓
Can include a guaranteed asset class that offers retirement paycheck for life ¹			✓	✓	✓
How personalized?					
Ability to personalize based on	Age	✓	✓	✓	✓
	Risk tolerance		✓	✓	✓
	Savings rate and current balance			✓	✓
	Outside assets and income sources			✓	✓
Recommends how much to save				✓	✓
How automated?					
Simple to use		✓	✓	✓	✓
Ongoing effort		 Low	 Low	 Come back at least once a year	 Automated after initial enrollment
Automatically adjusts investments to become more conservative as you near retirement		✓	✓		 Quarterly point-in-time advice on your behalf
Provides actionable quarterly retirement advice updates, including tracking of retirement goals					
What's the cost?					
Cost in addition to underlying investment expenses		No extra cost	See plan details	No extra cost	Pay no more than \$3/year for every \$1,000 invested ¹⁰

9. Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss of income.

10. 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.



Find out more about Retirement Plan Portfolio Manager at:

tiaa.org/managementretirement






Find an option that works for you.

If you're still not sure what to choose, consider how others are using these solutions to meet their needs.

According to Morningstar, a managed account has the potential to improve retirement outcomes.

39%
more retirement
income

for employees who have used managed accounts¹¹

How do others use these solutions?	Target-Date Funds	TIAA RetirePlus	Point-In-Time Advice	Retirement Plan Portfolio Manager
 I'm new to my plan or early in my career and want a basic option that manages investments for me.	✓	✓		
 I value the option for a retirement paycheck as part of my plan, combined with the ease of having investments managed for me.		✓		✓
 I want to get saving and investment recommendations and don't mind scheduling regular advice sessions to keep my savings on track.			✓	
 I would like a highly personalized strategy based on my goals and investing profile, along with the convenience of having my account managed for me.				✓
 I tend to react emotionally to market swings and move my money around to avoid losses and take advantage of gains, but it doesn't always work.	✓	✓	✓	✓

**Ready to build a more secure future together?
Let's get started.**

Visit us online at tiaa.org, schedule a call at tiaa.org/schedulenow or call **800-842-2252**.

11. Morningstar, "The Impact of Managed Accounts on Participant Savings and Investment Decisions" (2022 Update). Based on Morningstar data for an average 30-year-old participant with a retirement age of 65 who is charged a 0.40% annual managed accounts fee. These outcomes will not be representative of each individual participant's experience with a managed accounts service. Actual results may differ substantially and could include an individual client incurring a loss or having less income in retirement.



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.

TIAA RetirePlus® model portfolios are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

No registration under the Investment Company Act, the Securities Act or state securities laws – a model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

TIAA RetirePlus SelectSM and TIAA RetirePlus Pro® are administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, member FINRA.

More information about TIAA RetirePlus model portfolios can be found at tiaa.org/public/plansponsors/investment-solutions/custom-default-options.

TIAA RetirePlus SelectSM is a service mark and TIAA RetirePlus® and TIAA RetirePlus Pro® are registered trademarks of Teachers Insurance and Annuity Association of America.

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

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. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not 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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