

SUPPORTING THOSE WHO CARE FOR OTHERS: TIAA'S HEALTHCARE RETIREMENT SOLUTIONS

At TIAA, we get it—
healthcare organizations
juggle unique challenges
while building retirement
security for a diverse
workforce, from physicians
to nurses to admin staff.

Through conversations and research, we acknowledge and
understand the challenges you face:

A maze of regulations?

We've got the specialized compliance
expertise to navigate it like pros.

76%

of healthcare employees
rank retirement savings plan in their
top three benefits that matter most.¹

From Boomers to Gen Z,

a multigenerational workforce means
wildly different financial priorities.

Starting out

\$243,483

in the hole?

That's the average physician's student debt.²

21%

of full time hospital and
healthcare system employees
are at risk of turnover within the next two years.¹

80%

of healthcare employers
say it's their responsibility to
help employees save and invest.³

¹ TIAA Institute Healthcare Workforce Survey (2023)

² Average Medical School Debt, Education Data Initiative, 2024

³ TIAA Building a Better Retirement Healthcare Segment Report, 2024

We've spent more than 100 years partnering with healthcare organizations to build stronger retirement programs.

Why? So your team can focus on saving lives while we handle your retirement plan with expertise.

SERVICE MODEL IN SYNC WITH HEALTH CARE.

Think of TIAA as your benefits team's secret weapon. Our healthcare relationship managers come armed with 23+ years¹ of expertise and a deep understanding of the ins and outs of managing multiple retirement plans. With a dedicated relationship manager as your go-to, we'll handle everything from plan design to compliance like clockwork. And the proof? A 97% retention rating from healthcare clients who know we deliver.²

For plan sponsors, that means:

A strategic single point of contact who's always one step ahead, guiding you through regulatory twists, economic shifts and workforce transitions with laser-focused support.

A custom plan design tailored to your healthcare workforce, complete with participant behavior insights, income replacement strategies and retirement outcome optimization for maximum impact.

Proactive compliance monitoring that takes the hassle out of managing the nitty-gritty so you can focus on the big picture.



23+

years of service team
financial industry experience¹

97%

retention rate for our
healthcare clients²

36+

year client
tenure¹

¹ As of 12/31/2024

² One year ending 12/31/2024

TIAA'S PERSONALIZED SERVICE MODEL: MEETING HEALTHCARE WORKERS WHERE THEY ARE

We get it—every healthcare worker has unique financial hurdles. That's why our personalized education and advice program meets them wherever they are in their career. With guidance delivered through multiple channels, we help turn uncertainty into confidence—more than doubling it for those who engage with our team.



ESSENTIALS BY TIAA

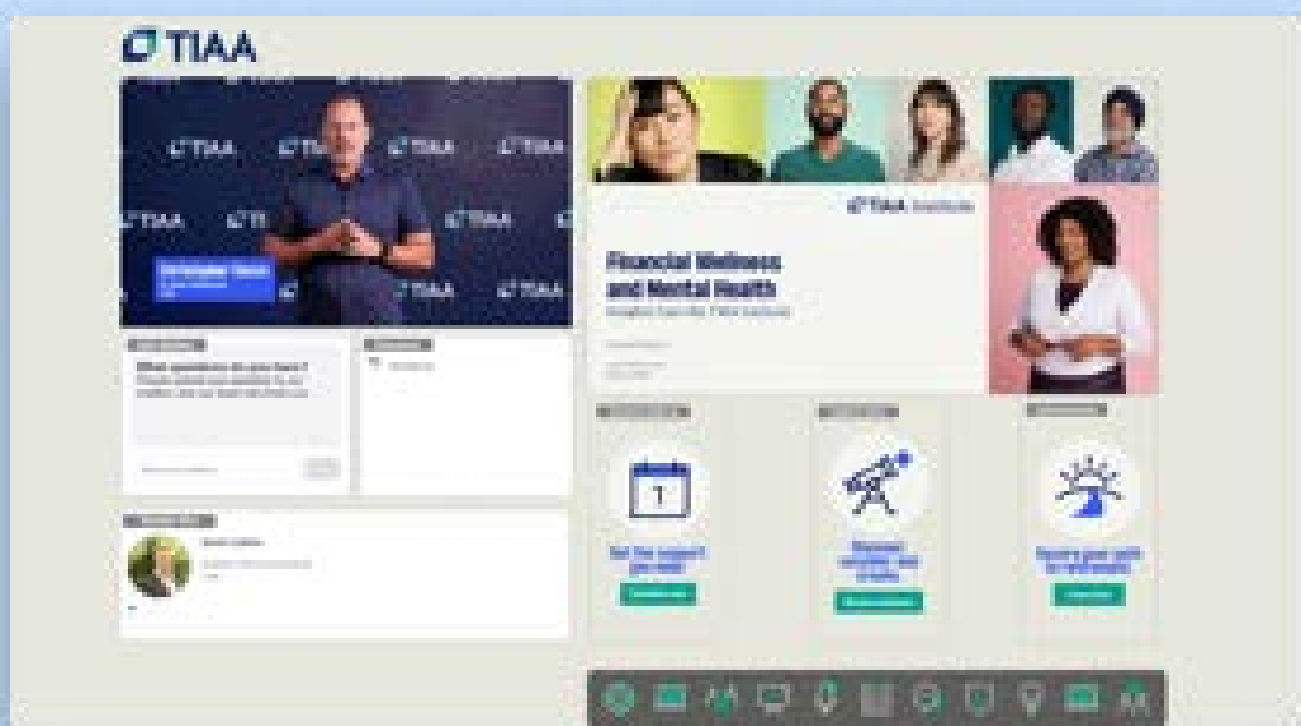
Simplifying wellness for your employees well-being.

Boost financial confidence with **Essentials by TIAA**, our financial education program designed to help employees make informed decisions about savings, investing and retirement—so they can focus on what matters most.

When employees feel financially secure, they’re more engaged and productive. Essentials by TIAA makes financial wellness simple, accessible and actionable.

- **Financial Essentials:** Smart money management for today and the future
- **Life Essentials:** Support to help understand and make smart decisions for all the key moments that matter
- **Your Plan Essentials:** Helping employees understand their TIAA products and services with confidence

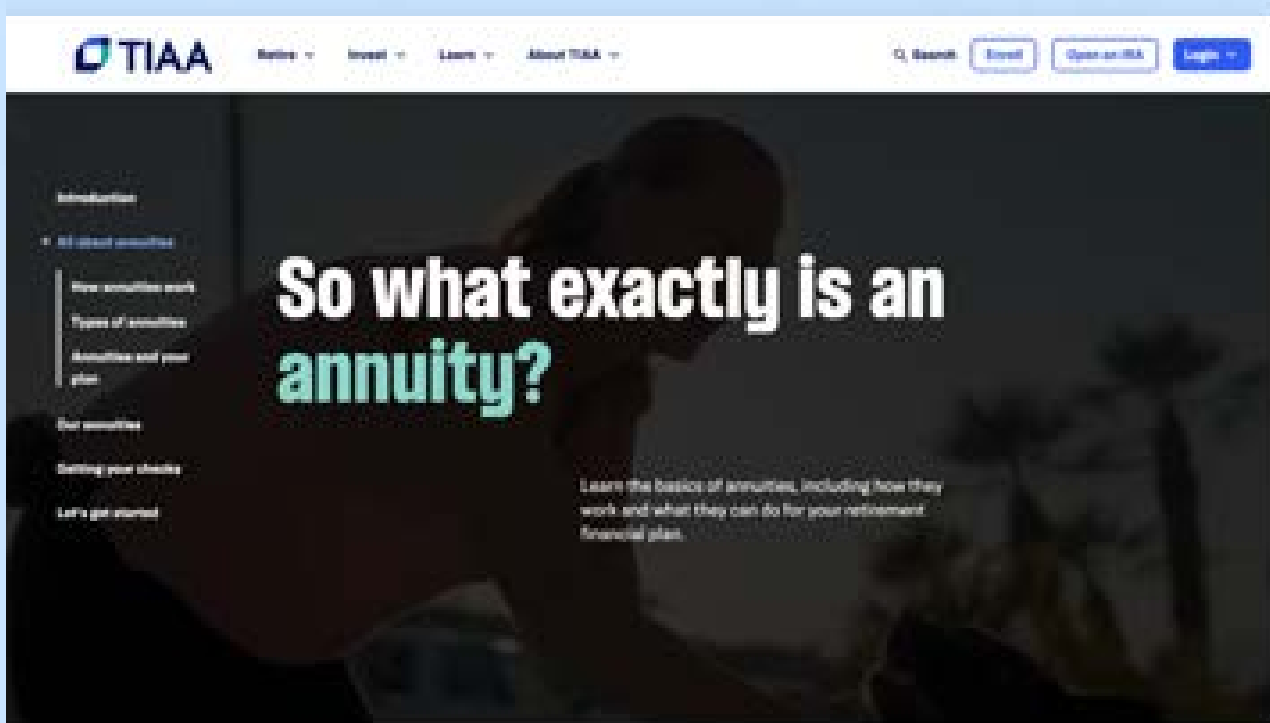
Webinars



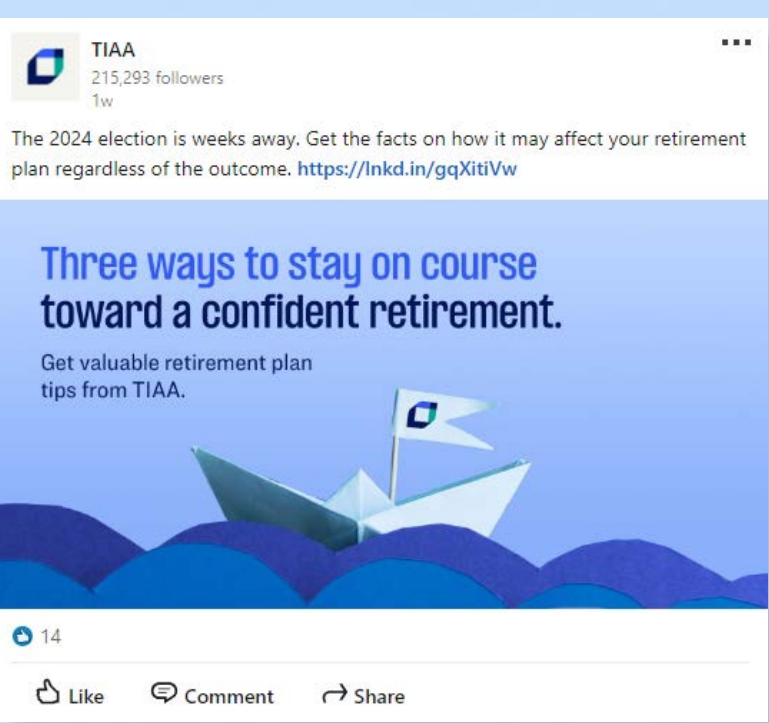
Youtube series



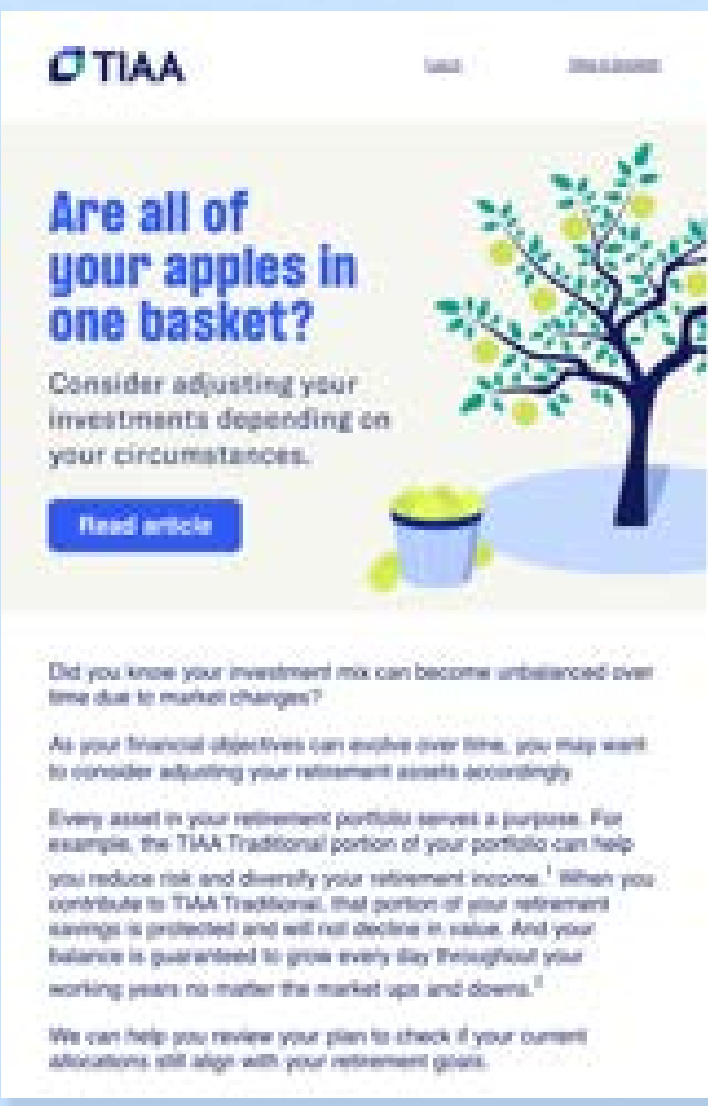
tiaa.org/ FinancialEssentials



Social



Emails



Articles and tools



PERSONALIZED FINANCIAL ADVICE

Get the clear, no-nonsense guidance employees need to pursue their financial goals. Our experienced financial consultants and smart tools deliver advice tailored to their unique situation – whether they’re just starting out or gearing up for retirement.¹

Pick the option that works best:

- Online tools for planning at their own pace
- Quick phone consultations for on-the-spot advice
- Deep-dive, one-on-one sessions with a dedicated healthcare financial consultant
- Personalized financial planning for retirement and investments from our Guided Advice Team^{2,3}
- Financial planning and investment management from a dedicated advisor^{3,4}
- Dedicated portfolio advisor, trust administrator and wealth specialist^{3,5}

Our financial consultants earn

95%

satisfaction by focusing on what matters most:

employees’ goals, their priorities and their financial success — delivered with personalized guidance and education⁶

2x

more financial confidence

after completing a TIAA advice session⁷

¹ Advice provided by financial consultants is obtained using an advice methodology from an independent third-party.

² Available with \$100k in investments outside of employer-sponsored plan.

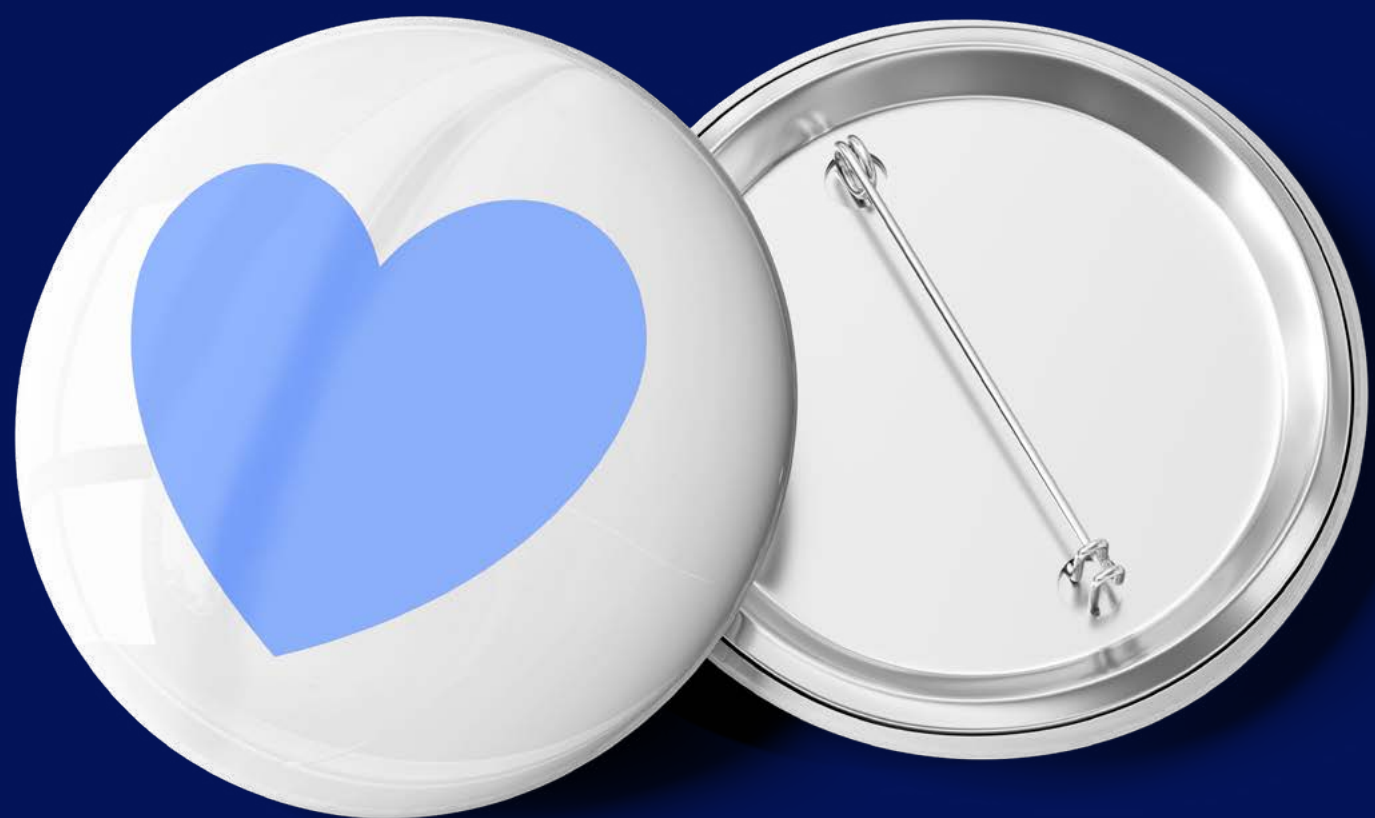
³ Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

⁴ Available at \$250K in investments outside of employer-sponsored plan.

⁵ Available for more complex needs with \$1M+ in or out of employee sponsored plan.

⁶ Data for one year ending September 30, 2024. The Customer Satisfaction Score measures customers’ experience with TIAA financial consultants based on the following five attributes: Puts your interest first; provides a quality consultation and education; understands the client’s needs and goals; has the expertise required to help customers meet their financial goals; discusses additional financial issues. The survey responses may not be representative of the experience of other TIAA participants and are not indicative of future performance or success. Individual results will vary. Advice refers to the third-party advice we deliver to plan participants with respect to their employer sponsored plan options under applicable Department of Labor guidance were approved by the plan fiduciary sponsor. Advice via the third party Morningstar tool is not available for brokerage holdings.

⁷ TIAA Institute CUPA HR October 2024.



TIAA WAS NAMED ONE OF THE 2025 WORLD'S MOST ETHICAL COMPANIES FOR THE 11TH CONSECUTIVE YEAR.

For over a century, TIAA has continuously strived to be a company for its clients, participants and associates to put their full trust in.¹

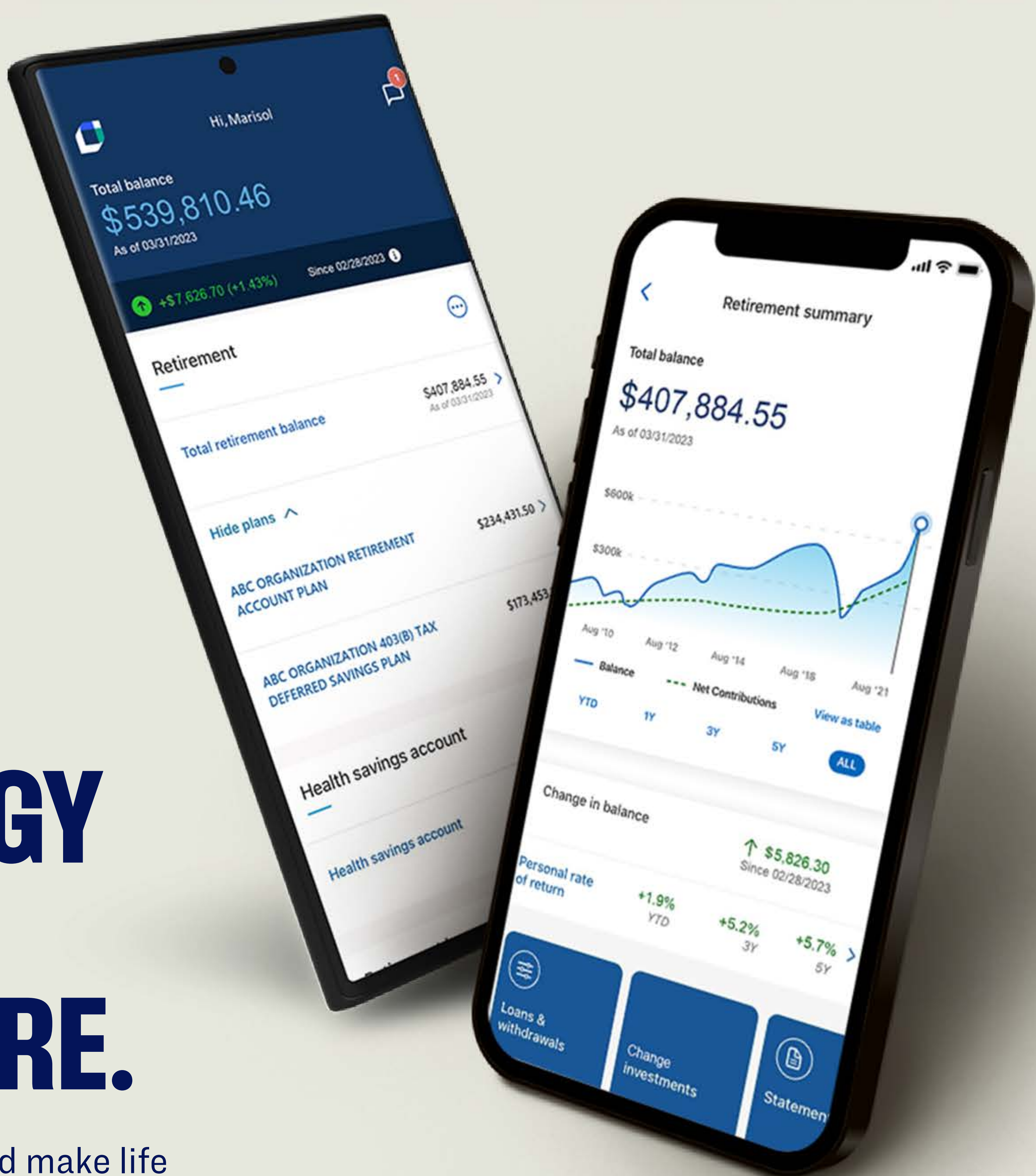


¹ 2025 World's Most Ethical Companies, Ethisphere, March 11, 2025. Honorees have demonstrated a commitment to ethical business practices through robust programs that positively impact employees, communities, and broader stakeholders, as well as contributing to sustainable, long-term business growth.

TECHNOLOGY BUILT FOR HEALTH CARE.

In health care, technology should make life easier, not harder—and that’s exactly what our digital platforms deliver.

Source: Dalbar, Inc. 2024. Dalbar’s Overall Assessment 2024 review of TIAA’s DC plan Sponsor website. Score 83.5, rank 2nd of 27 and 96th percentile.
Source: Dalbar, Inc. 2024. Dalbar evaluates Plan Participant websites on a daily basis. Websites are scored on a 100-point scale in several criteria, which are grouped into five broad categories: Functionality, Usability, Content Currency, Consistency, and Behavior Centric. Websites that receive a Designation of excellent or very good are eligible for the Dalbar Pyramid of Communications Excellence.



For plan sponsors,

our analytics platform puts real-time insights at your fingertips, giving you a clear view of participant behavior and plan health.

With PlanFocus®, you'll get:

- Real-time analytics to stay ahead of the curve
- Automated compliance monitoring for effortless peace of mind
- Seamless payroll integration and custom reporting tools
- Deep insights into participant behavior and plan health, including peer benchmarking
- Robust cybersecurity protection and peer benchmarking to keep you informed and secure



Your employees

deserve retirement planning that’s quick and effortless—our mobile-first platform makes it as easy as checking their schedule.

With our award-winning app, they'll get:

- Retirement income modeling tools
- Secure document sharing
- Interactive goal tracking
- Investment performance and management
- Personalized next steps tailored to their journey
- Statements, including tax statements
- Beneficiaries management
- Robust cybersecurity protection and peer benchmarking to keep you informed and secure



STRENGTHENING CYBERSECURITY THROUGH SHARED ENGAGEMENT.

Collaboration is key to participants and healthcare institutions staying protected.

47%
year over year increase
in weekly attacks in the
healthcare industry.¹

2ND
most attacked industry¹

TIAA Cyber Awards - CS050²
2024 Winner - API Security
2023 Winner - Risk Innovation
2022 Winner - Phishing Innovation

¹ Check Point Press Release, 1/14/2025
² For more than a decade, the CSO Awards have recognized security projects that demonstrate outstanding thought leadership and business value. The award is an acknowledged mark of cybersecurity excellence.

Cybersecurity Client Partnership Network

We connect with our network of plan sponsors, consultants, the healthcare industry and federal agencies to share threat intelligence.
It's all of us working together to help stay one step ahead of cyberattacks.



Cybersecurity
events



Thought leadership
collaboration



Healthcare
support



Cybersecurity best
practice support



Technical knowledge
exchange



Educational
content

A FINANCIAL PARTNERSHIP THAT GOES BEYOND: WHERE SUCCESS MEANS MORE FOR YOUR EMPLOYEES

Just like healthcare workers are experts in improving lives, TIAA is an expert at enhancing retirements. As a longstanding leader of guaranteed lifetime income solutions, we give the promise of a monthly retirement check for life.¹ TIAA has paid out more than \$123 billion in guaranteed lifetime income to retirees in the past 25 years.² And we are different than other lifetime income providers, we shared more than \$4.6B in profits with participants in 2024. That's not just smart business—it's our mission.³



\$123B

in guaranteed
retirement income to
retirees since 1993²

\$4.6B+

profits shared directly
with participants
in 2024³

¹ Retirement check refers to the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

² TIAA Actuarial: Total lifetime income contracts payment from 1998-2023.

³ TIAA may share profits with TIAA Traditional Annuity owners through declared additional amounts of interest during accumulation, higher initial annuity income, and through further increases in annuity income benefits during retirement. TIAA Traditional Annuity interest and income benefits include guaranteed amounts plus additional amounts as may be established on an annual basis by the TIAA Board of Trustees. The additional amounts, when declared, remain in effect through the "declaration year," which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed beyond the period for which they are declared. TIAA Annual Statement (2014–2023), Page 4, Line 30. Transfers and withdrawals from TIAA Traditional are restricted by its underlying agreements that can affect the liquidity of the product. Converting some or all of your savings to income benefits (referred to as "annuitization") is a permanent decision. Once income benefit payments have begun, you are unable to change to another option.

WE HEARD YOU
AND OUR PRODUCT
SOLUTIONS HELP
TAKE THE FEAR
OUT OF OUTLIVING
RETIREMENT
INCOME.

87%
of healthcare employers
view annuities as an important
part of their deferred
compensation plan.¹



Our product suite is tailor-made for
healthcare organizations:



Open architecture
investment
platform



Fixed annuities
with guaranteed
lifetime income



Variable annuities
designed to grow
with the market



Custom
target-date
portfolios



Institutional
share class
pricing

¹ TIAA Building a Better Retirement plan sponsor survey, 2024.

Because your employees
deserve more than just a plan.

They deserve a guaranteed
check for life.



**WE RECOGNIZE
THE IMPORTANCE OF
HIGHER EDUCATION,
WHICH IS WHY WE OFFER
STUDENT DEBT SERVICES.**

Student Loan Match Program
allows employers to match
employee contributions.

Student loan forgiveness —
service to help people take
advantage of federal
forgiveness programs.

Savi to help people navigate
the complex Public Service
Loan Forgiveness program.

savi

Savi and TIAA are independent entities. A portion of any fee charged by Savi is shared with TIAA to offset marketing costs for the program. In addition, TIAA has a minority ownership interest in Savi.

Since
1948

we've been giving savers more than just the minimum—we're all about exceeding expectations.

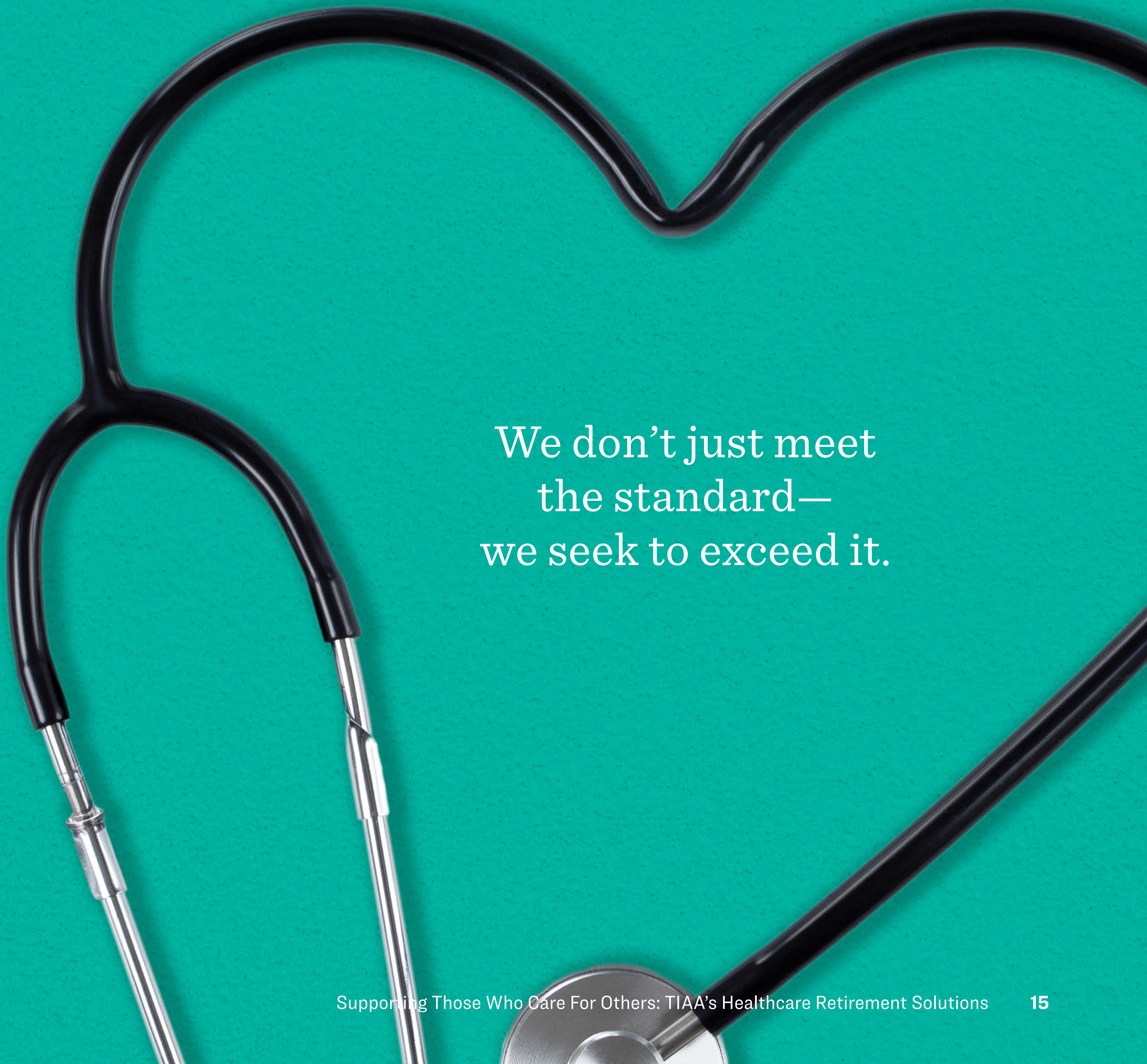
18x
over the past 30 years

we've increased amounts for annuitants.²

15%
higher payments

in the first year for long-term participants, thanks to our Loyalty Bonus^{SM1}

We don't just meet
the standard—
we seek to exceed it.



¹ Based on an analysis of income benefits available to participants who have made level monthly contributions for 30 years to TIAA Traditional, relative to participants who deposited the same accumulated balance into TIAA Traditional just before converting to lifetime income. Assumes a participant age 67, single life annuity with a 10-year guaranteed period, and average payment differentials each month for retirement dates over the last 30 years ending Dec. 31, 2023. **Past performance is no guarantee of future results.** Lifetime income payments from TIAA Traditional may include a TIAA Loyalty BonusSM, which is discretionary and determined annually.

² TIAA Traditional Annuity interest and income benefits include guaranteed amounts plus additional amounts as may be established on a year-by year basis by the TIAA Board of Trustees. The additional amounts, when declared, remain in effect through the "declaration year," which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed beyond the period for which they are declared.



Ready to take your healthcare organization's retirement program to the next level?
Let's chat about what sets you apart.

Visit TIAA.org/healthcare to connect with our healthcare solutions team.



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