







# Be ready for retirement with solutions that ease the journey.





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.<sup>1</sup> Consider the features you prefer, or talk to us to learn more at **800-842-2252**.

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
<b>What's in it?</b>					
Diversified mix of investments <sup>2</sup>		✓	✓	✓	✓
Can include a guaranteed asset class that offers retirement paycheck for life <sup>1</sup>			✓	✓	✓
<b>How personalized?</b>					
Ability to personalize based on	Age	✓	✓	✓	✓
	Risk tolerance		✓	✓	✓
	Savings rate and current balance			✓	✓
	Outside assets and income sources			✓	✓
Recommends how much to save				✓	✓
<b>How automated?</b>					
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		✓	✓		✓ Conducts quarterly point-in-time advice on your behalf
Provides actionable quarterly retirement advice updates, including tracking of retirement goals					✓
<b>What's the cost?</b>					
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 <sup>3</sup>

# Find the 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.

Is it right for you?	Target-Date Funds	TIAA RetirePlus	Point-In-Time Advice	Retirement Plan Portfolio Manager
 <p>I'm new to my plan or early in my career and want a basic option that manages investments for me.</p>	✓	✓		
 <p>I value the option for a retirement paycheck as part of my plan, combined with the ease of having investments managed for me.</p>		✓		✓
 <p>I want to get saving and investment recommendations and don't mind scheduling regular advice sessions to keep my savings on track.</p>			✓	
 <p>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.</p>				✓
 <p>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.</p>	✓	✓	✓	✓

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

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**.



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

**Advice is obtained using an advice methodology from an independent third-party.**

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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.

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More information about TIAA RetirePlus model portfolios can be found at [tiaa.org/public/plansponsors/investment-solutions/custom-default-options](https://tiaa.org/public/plansponsors/investment-solutions/custom-default-options).

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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.**

**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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XBR-3395135PO-Y0224X

(02/24)