



Portfolio Advisor: Smart, simple and all about you

Personalized portfolio management from TIAA



BUILT TO PERFORM.

CREATED TO SERVE.

Investing doesn't have to be complicated

Managing an investment portfolio can be challenging and time consuming. How do you know what strategy is best for you? How do you keep your investments on track? The answers are different for everyone. That's why TIAA offers tailored solutions with Portfolio Advisor—one powerful program provides an enhanced experience, improved service and expanded investment capabilities.

- It starts with a dedicated advisor, backed by a professional team of experts, seeking to help you create a lifetime of financial well-being.
- The construction of your portfolio and the direction it takes is based on what matters most to you.
- A disciplined investment process for asset allocation, managing risk and tax management (as appropriate) that helps to reduce unintended outcomes.
- Choices that include socially responsible investments, passive or active manager selection, or a portfolio built primarily with funds from TIAA.
- Ongoing management—with changes as needed—to help keep your investments on track.

Tell us what matters to you

Your preferences are the building blocks of your portfolio.

- You shape it.
- We build your portfolio together.
- We manage and monitor it.
- You review progress quarterly.



The right people make all the difference

When it comes to your investments, you want to know that the people you work with have your interests at heart. At TIAA we do. It's been part of our heritage for almost a century and is as true today as ever. You'll have:

- A dedicated TIAA advisor to understand your goals, guide you through the process and help create a portfolio that's right for you.
- A full complement of investment professionals to help you build a personalized investment plan to meet your needs—no matter how complex.
- A team of investment professionals to help keep your portfolio on the path you've set toward your goals.

Things change, and so may your goals

Different times of life, different goals—these can change the way you invest. Wherever you are in life, we can help you with an investment strategy that’s tailored to your needs. Strategies can include:

- Helping protect your assets during market downturns.
- Seeking to build assets by potentially matching or outperforming the market.
- Pursuing slower, steady growth with index and exchange-traded funds that may match market performance.
- Seeking to turn assets into income to help you live well in retirement (with special attention to managing the risks of retirement portfolios).
- Selecting investment options that are mindful of social issues, taxes and other unique preferences.

A disciplined process can help improve the quality of your portfolio



1. Assess needs

Define your investment goals and focus on how you want your money managed

2. Analysis and alternatives

Analyze your investment objectives, risk tolerance and investment preferences; analyze your current holdings; and evaluate funds and other securities for inclusion (Optional service) *Completion Portfolio* factors in your existing TIAA Retirement Plans to inform the risk level needed in your Portfolio Advisor strategy to help meet your overall risk goals

3. Present and propose

Discuss your customized investment portfolio and recommend an asset allocation

4. Implement plan/strategy

Discuss your investment strategy and how it aligns with your overall financial plan, then implement the portfolio

5. Ongoing review

Perform ongoing research and due diligence, replace investments that no longer meet our investment criteria, reallocate as necessary and send you a quarterly performance report so you can track progress toward your goals

Confidence is a good feeling

In an age of constant change and volatile markets, knowing what to do with your investments requires even more time and expertise. That's why Portfolio Advisor is designed to help you feel more confident, knowing that a team of financial specialists and resources are behind you and your goals. Our approach makes money management easier so you can give more attention to other areas of your life. Talk with us to find out how we can help you improve the chances of reaching your investment goals.



Contact your TIAA advisor



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.

Please keep in mind that no method of investing can ensure a profit or protect against loss.

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