Questions about retirement? Our financial consultants have answers.

We're dedicated to helping you to and through retirement. That's why we offer personalized advice and education* from a TIAA financial consultant, at no additional cost.

We can help you make informed financial decisions along the road to retirement

Starting out	Mid-career	Transitioning to retirement
A conversation early in your career may focus on: ▪ Budgeting ▪ Debt management ▪ Investment basics ▪ The benefits of saving for retirement	In your mid-career, you may want to know: ▪ If you are on track for retirement ▪ Strategies others may have used to catch up or strengthen their overall plan ▪ How to consolidate assets to simplify managing your money	If you are nearing retirement, you may be interested in discussing: ▪ Required minimum distributions ▪ Lifetime income options ▪ Cash withdrawal options ▪ Legacy goals

Relevant and actionable options

No matter what your needs, or where you are in life, financial consultants are dedicated to helping you reach your goals by:

- Taking the time to understand your financial situation
- Evaluating your goals and objectives, and answering questions such as:
  - Am I on track?
  - Am I saving enough?
  - Can I retire when I want?
- Reviewing outside assets and Social Security projections to achieve a holistic view of your retirement readiness
- Providing actionable recommendations on retirement plan assets with TIAA

Schedule an appointment today

You can sign up online at **TIAA.org/schedulenow**, or call **800-732-8353**, weekdays, 8 a.m. to 10 p.m. (ET).

*Using an advice methodology from Morningstar Investment Management, LLC.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **TIAA.org**.

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CREATED TO SERVE.

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