



About TIAA

With \$907 billion in total assets under management,¹ TIAA has been serving people who work at nonprofit organizations for almost 100 years. Millions of people who work at academic, research, medical, government and cultural organizations have chosen our wide range of financial products and services to help support their financial well-being. Your retirement plan offers an array of investment options that focus on long-term outcomes, like lifetime income.

You can get personalized help from TIAA

To schedule an appointment call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). For information about how to enroll or to discuss your account, call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

TIAA offers the following advantages:

- **Personalized advice**—TIAA financial consultants offer participants personalized one-on-one advice and education based on the plan's investment options—via phone, in person and online.
- **Financial education**—We engage employees with relevant savings messages tailored to their life stages and communication preferences.
- **Income options for every need**—Annuities give employees choices, including lifetime income² and other flexible options.

1. Assets under management as of December 31, 2016.

2. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. Payments from the variable accounts will rise or fall based on investment performance.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

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

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, may lose value, are not bank deposits, are not insured by any federal government agency, and are not a condition to any banking service or activity.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF). Each is solely responsible for its own financial condition and contractual obligations.

©2017 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017