



Are you due for a retirement checkup?

Your retirement plan comes with a powerful perk: One-on-one investment advice and education, at no extra charge.

Get the advice and education you need... online, in person or over the phone

To set up your advice session, visit TIAA.org/schedulenow or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

You can also get a personalized retirement action plan using our online Retirement Advisor tool at TIAA.org/retirementadvisor.

How diversified is your retirement portfolio? Does your mix of investments accurately reflect your financial goals? It may be difficult to know without professional consultation. For nearly 100 years, TIAA has been helping customers make informed financial choices in their retirement accounts. That's why we offer one-on-one advice and education sessions either in person or over the phone, and at no additional cost.

A TIAA financial consultant can help you review your retirement savings by answering these important questions:

- **Am I on track to meet my retirement goals?** A financial consultant will help you analyze how your investments are performing and help you determine if you're saving enough to meet your needs.
- **Are my investments allocated appropriately?** Find out if your investment mix is appropriate to your time horizon and tolerance for risk.
- **How much retirement income will I need?** Determine the amount you'll need to help meet your expenses during retirement, and how you'll draw that income.

We look forward to guiding you on your journey—to and through retirement.

This advice service is not available for brokerage account investments or if you are a participant with a foreign address.

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

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.

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