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.

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.

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.

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

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.

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

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), New York, NY. 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