



Retirement plan information



BUILT TO PERFORM.

CREATED TO SERVE.



You and TIAA

Building better outcomes

We look forward to helping you build your financial future. For more than 100 years, TIAA has been helping people in education, research, healthcare and government to meet their investment and insurance needs through an expanding array of quality products and services. We are committed to providing you with some of the best investment management and retirement services that are available.

TIAA account for:

Paige Turner

Welcome Paige:

You have been enrolled in the retirement plan of ABC UNIVERSITY.

Your employer has collaborated with TIAA to help you prepare for your retirement. TIAA has been helping others like you in the academic, government, medical, cultural and research fields for more than 100 years. You now have access to a wide array of financial tools and services to help you plan for retirement, as well as invest for life's other goals along the way.

As you get started on the road to saving for retirement , review this brochure which will show you step by step how to:

- Step 1 - Review your profile
 - personal information
 - asset allocation
 - beneficiary designation
- Step 2 - Update your online account profile to sign up for eDelivery, and
- Step 3 - Pursue your retirement goals

We look forward to helping you pursue your retirement goals and build your financial well-being.

Sincerely,



President and Chief Executive Officer

Step 1 - Review your profile

If you need to make any changes, please call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

Your personal information

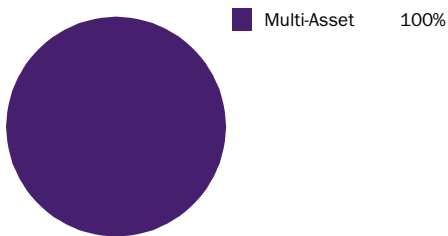
Please review your personal information to make sure it is accurate.

Date of birth:
Social Security Number: On file
TIAA account/contract number: F-52768G-5
CREF account/certificate number: H-52768G-1
Plan Name: ABC UNIVERSITY RETIREMENT PLAN
Your email address: paige@abc.com

Your asset allocation

When your employer signed you up for their retirement plan, your contributions were automatically invested according to the retirement plan rules. Your contributions are currently being allocated among the investments listed below. It is important that you review these allocations to ensure they align with your retirement strategy. In the "Step 3 - Pursue your goals" section of this guide, you will find information related to tools, tips and how to develop a retirement strategy and get investment advice.

To change your asset allocation or make a transfer, go to **TIAA.org** or call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).



Your contributions are being applied as follows:

Multi-Asset

Vanguard Target Retirement 2045 Fund Investor Class 100%

Beneficiary designation

This is one of the most important but most overlooked steps. Your beneficiaries will receive the balance in your account as a death benefit if you die before you begin receiving retirement income. To ensure they receive their survivor benefits, it's important that we have their complete information on file to locate them at all times. This information includes each beneficiary's name, address, email address, telephone number, date of birth, Social Security or taxpayer identification number, their relationship to you and the portion of benefits to which they are entitled.

If you haven't already done so, please review your beneficiary designation and make sure all the information is up to date. Note that **if you have already given TIAA personal information about any of the beneficiaries listed below, it will not appear on this statement.**

If you need to view or update any of the information, please go to **TIAA.org** or submit a Designation of Beneficiary form. To get a form, go to **TIAA.org/beneficiary**, or call **800-842-2252**.

Your beneficiaries are as follows:

Name	Relationship	SSN	Date of birth
Primary beneficiary			
JOHN PUBLIC	SPOUSE	On file	February 20, 1986

When updating your beneficiary designation, please note that if you're married and your retirement plan is governed by the Employee Retirement Income Security Act (ERISA), your spouse is entitled to be your primary beneficiary for at least 50% of the account balance. In addition, your employer's retirement plan may require that you name your spouse as a primary beneficiary for a specified minimum amount of the account balance.

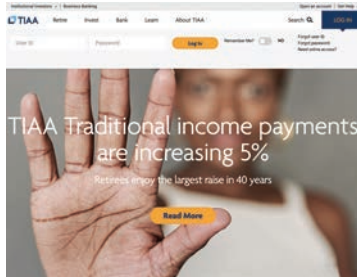
This means that if you're married and choose to name someone other than your spouse as primary beneficiary, you and your spouse must complete the Designation of Beneficiary form, including the spousal waiver. By signing the waiver, your spouse agrees to you naming someone else as primary beneficiary and gives up his or her rights to those account balances.

These requirements do not apply to you if:

- Your retirement plan is not subject to ERISA.
- Your retirement plan has no rules about beneficiary designations for married employees.
- You are making a designation for an Individual Retirement Account (IRA) or an After-Tax Retirement Annuity (ATRA).

Step 2 - Get the most out of your online account

Managing your account online is the best way to help get the most out of your retirement fund. Start by signing up for eDelivery. Besides being good for the environment, eDelivery provides faster delivery of your statements and other documents, secure access to historical statements for seven years, reduced paper clutter in your home and office, and flexibility to change your delivery preference at any time.



Here are the online services for managing your account:

- Protecting your accounts by naming trusted contacts
- Checking your balance and changing your allocation
- Viewing your investment performance
- Designating your beneficiaries
- Accessing financial planning tools and online advice
- Getting a 360° Financial View of all your accounts (including the option of linking non-TIAA accounts)
- Requesting eDelivery for all your statements, prospectuses and confirmations

Download our TIAA mobile app to manage your finances on the go.

Download the TIAA mobile app today from the App Store or Google Play. Access your account anywhere, anytime to view your pending transactions and investment performance for your retirement plan.



tiaa.org/Apple



tiaa.org/Android

Step 3 - Pursue your goals

Once you have online access, you can use the powerful resources of TIAA to help you pursue your retirement goals.



Retirement Advisor tool

You can get answers to your important retirement questions and find out how to pursue your goal:

- Am I on track to meet my retirement goals?
- How much should I be saving now?
- Is my money invested appropriately?

Use the Retirement Advisor tool at [TIAA.org/retirementadvisor](https://www.tiaa.org/retirementadvisor)

IMPORTANT: The projections or other information generated by the Retirement Advisor tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.



Budgeting worksheet

Build a budget to help you manage your money and reach your goals through 10 easy steps.

Get started now at [TIAA.org/budget](https://www.tiaa.org/budget)



360° Financial View

Use the 360° Financial View service to manage all of your accounts in one place, track your spending and create a budget, and help get in control of your financial life.

Find out more at [TIAA.org/360](https://www.tiaa.org/360)



Personalized Advice*

You can take advantage of personalized advice from a TIAA Financial Consultant about your investment options — at no additional cost to you. An experienced Financial Consultant can help you create a retirement plan that's right for you.

*Advice is obtained using an advice methodology from an independent third-party.

To schedule an appointment, call 800-732-8353 or go to [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow)



The Asset Allocation Evaluator

This tool will provide you with examples of how you may want to allocate your retirement savings across asset classes. Answering a few simple questions about your risk tolerance and investment preferences will help determine a recommended asset allocation. There is no guarantee that asset allocation reduces risk or increases returns.

Access the Asset Allocation Evaluator at [TIAA.org/evaluator](https://www.tiaa.org/evaluator)



Articles, tips and videos

You'll find a wealth of information in our Advice & Education section, including articles on asset allocation, rebalancing your portfolio and diversification.

Learn more at [TIAA.org/learn](https://www.tiaa.org/learn)

Naming A Trusted Contact

TIAA is committed to helping you protect your account(s) and information. One way to protect your interests is to appoint a Trusted Contact. A Trusted Contact is someone over the age of 18 whom you know and trust. This person will serve as a point of contact should we have questions concerning your overall well-being, whereabouts, or if we suspect you may be the victim of fraud or exploitation. The individual(s) you select may not take any action on your account and will not replace or affect existing powers of attorney. You should notify those you appoint as Trusted Contacts.

To appoint your Trusted Contact(s), log in to your account at **TIAA.org**, go to *My profile*, click on *Trusted Contacts* and complete the required Trusted Contact information, or contact us at **800-842-2252** to request a form to name a Trusted Contact.

Please note that TIAA, and its affiliates and representatives, are authorized to contact the Trusted Contact(s) and disclose information about your account(s) to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of a power of attorney, or as otherwise permitted under FINRA Rule 2165. Except as is required by FINRA Rule 2165, TIAA is under no obligation to interact with the Trusted Contact.

Information about your quarterly statement

Your personalized quarterly statement from TIAA shows your beginning and ending balances for your entire portfolio and an overview of your account activity during the quarter and year-to-date. It also shows your personalized rate of return which estimates the performance of the investments in your retirement portfolio during the current quarter and year-to-date.

We confirm contributions to your employer's retirement plan — those made by you as well as your employer — on your personalized quarterly statement rather than on individual confirmation statements. If you contribute to an IRA, you'll receive an individual confirmation statement, and you'll also see these contributions on your quarterly statement.

Your quarterly statement shows when each contribution begins participating in the investment fund or account, which is called the Effective Date. This is based on when TIAA receives your contribution in good order. "Good order" means actual receipt of the contribution along with all information and supporting legal documentation necessary to complete the transaction.

The Salary Reduction Date on your pay stub is the date your employer is scheduled to remove funds — your employee contributions — from your salary and send them to the retirement plan.

This date applies only to your employer-sponsored retirement plans and not to your IRA.

How to make a transfer

You can make transfers online or through our Automated Telephone Service (ATS). Transfers are effective as of the close of the business day (usually 4 p.m. (ET)) on the day we receive them. Transfer requests received after the close of business are effective at the close of business on the next business day. You will receive written confirmation of your transfers in the mail.

You can transfer your account balances among the allocation choices available under your plan. Guaranteed annuities may include restrictions or impose charges on participant transfers and/or withdrawals. Guarantees are backed by TIAA's claims-paying ability. Please see your annuity contract or certificate for additional details. If the TIAA Real Estate Account is available under your plan, transfers out of this account to other TIAA accounts are limited to once per calendar quarter. You must transfer at least \$1,000 from any one account or the full amount of your account balance if it is less than \$1,000.

The availability of lump-sum withdrawals after termination and transfers may be limited by the terms of the plan. Distributions from 403(b) plans before 59½, severance from employment, death or disability may be prohibited, limited and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

Please keep in mind that transferring your existing account balances does not affect where your current contributions are directed. To make a transfer, change the allocation of future contributions or find out more information, go to **TIAA.org** or call **800-842-2252**.

How to contact TIAA

If you need information or have questions, we're easy to reach online or by phone. To take advantage of 24-hour account access, visit our website at **TIAA.org**. Remember, you'll need to have an id and password to log in to your account. If you prefer to speak to someone directly, please call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

En Español

Si desea más información sobre productos y servicios, lo invitamos a llamar al Centro de Atención a Clientes. Marque al **800-842-2252**, opción 9 para atenderle en español, días de la semana entre 8:00 a.m. y 10:00 p.m. (ET) para ver cómo TIAA le puede ayudar.

TIAA Privacy Notice

Please read this notice carefully. It applies to you as a current or former customer of our products and services, or as a consumer interested in our products and services. We at TIAA are committed to protecting your privacy in accordance with the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), the Gramm-Leach-Bliley Financial Services Modernization Act (GLB), applicable state laws and this privacy notice. This privacy notice should not be construed as establishing a contractual relationship.

Information we may collect

The nonpublic personal information we collect may include, but is not limited to, your name, address, telephone number, email address, Social Security number, date of birth, and your transaction and experience history with TIAA Companies. We may use this information in connection with certain aspects of our business. For example, we may use this information to complete your requested transaction, to improve your online experience with us, or to otherwise manage your relationship with the TIAA Companies.

We may obtain this information i) directly from you (e.g., application or other form you have completed, from information you have chosen to disclose in our website, **TIAA.org**, or from information you have given a TIAA Company in a consultation), ii) from your employer with respect to your employer-sponsored plan, or iii) from third parties. In addition, we may also collect information about your creditworthiness from consumer reporting agencies, and may include your marital status, employment history, income, assets, credit score, credit history, open lines of credit, and about your household.

If you own a life insurance policy, we may have collected your health information. We will not disclose your health information to any other company, including TIAA Companies or other persons, unless authorized by you, or required or permitted by law or regulation.

How your information is used

We use your personal information primarily to provide you with the products and services you request or your employer has directed us to deliver on your behalf, and we share and use your personal information relating to transactions, balances, payment history and similar experiences among the TIAA Companies to conduct their business. If you are a participant in an employer-sponsored retirement or savings plan investing in a TIAA or third-party annuity contract or a TIAA or third-party mutual fund, we may share the information we collect with your employer and its agents, if any, for plan administration purposes. Additionally, unless instructed otherwise by a plan sponsor of your current or former retirement plan, we may also use your personal information to market or determine your possible interest in products and services that the other TIAA Companies offer.

Disclosure of your information

We share your personal information with other TIAA Companies as permitted by law. We will not disclose your personal information to anyone outside of the TIAA Companies unless: 1) we have received proper consent from you; 2) we are legally permitted to do so; or 3) we reasonably believe, in good faith, that we are legally required to do so. For example, we may provide the information to assist us with various aspects of conducting our business, to comply with laws or industry regulations, and/or to effectuate any action that you have requested, including the following:

- Unaffiliated service providers (e.g., fulfillment companies and securities clearinghouses, data processing services, printers and mailing facilities) engaged by us
- Unaffiliated fund and/or insurance companies and their agents whose investment options are made available to you through your employer-sponsored retirement or savings plan, provided monies are allocated to them on your behalf
- Government agencies, other regulatory bodies and law enforcement officials (e.g., for tax purposes or for reporting suspicious transactions)
- Other organizations, with your consent or as directed by you (e.g., if you use TIAA as a financial reference in applying for credit with another institution)
- Other organizations, as permitted or required by law (e.g., for fraud prevention)

Security of your information

TIAA protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss, or misuse. Your personal information is protected by physical, electronic, and procedural safeguards in accordance with federal and state standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on our website, and telephone system authentication procedures. Additionally, we limit access to your personal information to those TIAA employees and agents who need access in order to offer and provide products or services to you. We also require our service providers to protect your personal information by utilizing the privacy and security safeguards required by law.

Your right to opt out

Providing us with access to your information permits us to offer you distinct advantages and better service. It enables us to provide you with more comprehensive financial guidance. Sharing and using your information helps us tailor product offerings to you and eliminate those that may not interest you. This helps us keep expenses low.

Federal law gives you the right to limit some but not all sharing of your personal information. You may not limit sharing of information of your transactions and experiences with TIAA Companies, but you may limit sharing of information about your creditworthiness.

Unless you tell us otherwise and opt out, (i) the TIAA Company(ies) with which you have a business relationship may share information about your creditworthiness with other TIAA Companies or (ii) other TIAA Companies may use your personal information for marketing purposes. If you are a Vermont resident, state law gives you an additional right: we will not share information about your creditworthiness with other TIAA Companies except with your consent.

If you opt out, the TIAA Company(ies) with which you have a business relationship will still notify you of their new products or services. Please note that we cannot withdraw any previous disclosures made with your authorization.

*To opt out of either information sharing or marketing, or both, please call the National Contact Center weekdays, 8 a.m. to 10 p.m. (ET) at **877-518-9161**. You may receive more than one privacy notice from the TIAA Companies depending on the products you own.*

If you own a life insurance contract, brokerage account, or a TIAA-CREF Funds account with a co-owner, you and the co-owner may:

- Opt out separately, or
- Either of you may opt out for both of you

If you opt out separately, we will limit disclosure of information only for the owner who has opted out. If you indicate that you are opting out for the co-owner as well, we will limit disclosure for both of you.

Your opt-out becomes effective as soon as practicable. It remains in effect until you revoke it in writing. Even if you have opted out, you will receive our privacy notice each year as required by law.

TIAA Online Privacy Notice

Please also see the TIAA Online Privacy Notice at **TIAA.org** for additional information regarding our online privacy practices.

Changes in our privacy notice

TIAA periodically reviews its privacy notice and reserves the right to amend it. If amended, TIAA will continue its commitment to maintaining the security and privacy of your personal information. We will notify you of material changes prior to when they take effect through a banner notice in our website, **TIAA.org**.

How to change or correct your personal information

To change information such as your name, address, retirement start date, telephone number, email address, or other personal information, please log on to your TIAA account page at **TIAA.org** and submit your changes. Your revised information will be effective immediately. If you want to change your address on fewer than all contracts, you will need to select “click here” located under the email section of the page.

You may also change your personal information by calling our National Contact Center at **800-842-2276** weekdays, 8 a.m. to 10 p.m. (ET). Note that certain changes cannot be processed over the phone. You may send letters to:

TIAA, P.O. Box 1259, Charlotte, NC 28201

For Nevada residents, state law requires that we provide you notice that you have the option to be placed on our Internal Do No Call list. If you would rather not receive marketing calls from us, please call us at the telephone number provided above.

Former customers

If your customer relationship with TIAA ends, we will not destroy your personal information unless required or permitted by law. We will continue to treat your personal information in accordance with this privacy notice and applicable laws.

Internet tracking disclosure

We do not have the protocol that offers you the choice to opt out of Internet tracking. You may reset your web browser to enable do not track signals if your web browser supports such functionality.

The TIAA companies

As described in this notice, "TIAA", the "TIAA Companies" or "we" are financial companies using the TIAA and/or Nuveen brands that share a common identity. TIAA companies include but not limited to the following:

- **Teachers Insurance and Annuity Association of America** and **TIAA-CREF Life Insurance Company** (TIAA Life) are insurance companies. They provide products such as life insurance and annuities.
- **College Retirement Equities Fund** (CREF) is an investment company that is the companion organization to TIAA. CREF provides retirement annuities.
- **TIAA-CREF Funds** is an investment company.
- **TIAA-CREF Life Funds** is an investment company.
- **Teachers Advisors, LLC** is an investment advisor. It provides services for our mutual funds and personal annuities.
- **TIAA-CREF Investment Management, LLC**, is the investment advisor to CREF.
- **TIAA-CREF Individual & Institutional Services, LLC**, is the principal underwriter for CREF and the TIAA Real Estate Account and is authorized by agreement to sell and service TIAA-CREF Funds, TIAA-CREF Life Funds, and interests in tuition savings products. It also provides brokerage accounts through TIAA-CREF Brokerage Services.
- **TIAA, FSB**, is a federally chartered savings bank. It provides asset management and fiduciary services for individuals and institutions and acts as custodian and trustee for individual retirement accounts, retail bank products such as checking and savings accounts, and certificates of deposit. TIAA, FSB clients are subject to a separate privacy notice, and procedures.

A10605 (01/22)

The TIAA Intermediary Frequent Trading Policy

Why does TIAA have a frequent trading policy? Frequent trading involves moving money in and out of mutual funds or other covered investment products as part of an investment strategy to seek short-term gains. Excessive trading may increase expenses and impact a fund manager's ability to manage the fund because it requires buying and selling of securities at unfavorable times in order to meet trading activity.

We are committed to improving service and making it simpler for our participants to manage their account activity. As such, we want you to know about the Intermediary Frequent Trading Policy adopted by TIAA and its affiliated broker/dealer, TIAA-CREF Individual & Institutional Services, LLC. This applies to you if you plan to be, or are already, invested in TIAA-CREF or non-TIAA-CREF mutual funds; collective investment trust funds; and/or variable annuities from providers other than TIAA and CREF, any of which that may be available to you through us for your retirement or savings plan or IRA (collectively referred to as "covered products").

The policy

Any shareholder redeeming covered product units/shares will be prohibited from investing in that same covered product for 30 calendar days after the date of redemption. This applies to all redemptions and investments that are part of an exchange transaction or transfer of assets.

Exceptions to the policy

The Policy does not apply to the following products:

- Annuities issued by TIAA or CREF (see below for additional details).
- Certain covered products that do not have rules prohibiting frequent trading, for example:
 - Money market mutual funds, money market annuities or money market collective investment trust funds.
 - Most stable value collective investment trust funds and stable value custom funds ("stable value funds") which typically have their own transfer restrictions.
- Non-TIAA-CREF fixed annuity products that typically have their own transaction restrictions or charges.

The policy also does not apply to:

- Transactions in annuities issued by TIAA or CREF that have their own frequent trading policies and/or transfer restrictions.
- Certain transactions made within a retirement or employee benefit plan, such as contributions, mandatory distributions, loans and plan sponsor-initiated transactions, purchase transactions involving certain transfers of assets, rollovers and IRA conversions.
- Adjustments and other corrections to customer accounts that we initiate.
- Systematic withdrawals, systematic purchases, automatic rebalancing, and program-driven discretionary asset allocation transactions in funds.
- Transactions in products that we distribute utilizing a clearing broker, such as Pershing for the brokerage window, which have a separate frequent trading policy.

More about the policy

With or without notice:

- We reserve the right to reject any purchase or exchange request if we determine in our sole discretion that your trading activity is disruptive, regardless of whether your activity violates the Policy.
- We may also suspend or terminate your ability to transact by telephone, fax or through the Internet or other electronic means for any reason, including the prevention of frequent trading. We can reject a purchase or exchange request or suspend electronic trading privileges because of frequent trading or amount of the investment or because you have a history of excessive trading.

Investors who engage in frequent trading use a variety of strategies to avoid detection. As a result, even though we try to apply the policy uniformly to discourage frequent trading, there is no guarantee that we or our agents will be able to identify such investors or curtail their trading practices.

We reserve the right to modify the policy and related procedures at any time without advance notice. Even if we do not send (and the individual does not receive) any notice contemplated by this policy or any related procedures, we can suspend your trading privileges or take any other action we deem necessary, in our sole discretion, if we believe you have engaged or will engage in frequent trading.

A11826 (01/22)

TIAA business continuity: Being prepared

Our business continuity plan covers everything we do at TIAA.

- Backing up and recovering the data in our computer systems
- Building redundancy into all critical systems
- Minimizing financial, operational and credit risk exposures
- Establishing alternate ways to communicate with our participants
- Confirming emergency contacts and alternate business facilities for our employees
- Arranging emergency procedures with critical business partners, such as banks
- Communicating with and reporting to regulators
- Ensuring participants have prompt access to their accounts and funds

At TIAA, we believe that it is important to our participants and institutions that we are prepared to operate through disruptions. To maintain business continuity, we continually review our activities to develop appropriate and robust contingency plans. Where we have business-critical functions, we have put procedures in place to make sure we can continue operating in an emergency. Our participants can feel confident that they can conduct business with TIAA without significant interruption under most circumstances.

Just as we recommend a diversified portfolio to minimize investment risk, we maintain a geographically diverse group of business centers, with principal sites located in New York, New York; Denver, Colorado; Charlotte, North Carolina; Dallas, Texas; and Jacksonville, Florida. The people, processes and technology necessary to conduct our business are distributed among these sites, with critical business operations conducted at multiple locations. If activity at any one of these sites is disrupted, we can continue operating at the other locations without serious interruption for our participants and institutions.

We believe that the distance between these sites greatly reduces the risk that an event occurring at one site would affect the others. However, just as a diversified portfolio cannot eliminate risk entirely, we recognize that simultaneous disruptions at our principal sites could limit participants' ability to conduct transactions with us. We believe this risk is very small and the likelihood of such an event to be remote. Because other companies provide various services we rely on, we also take into account the strength of these vendors' business continuity plans when determining whether to work with them.

Our planning contemplates disruptions of varying scope, severity and duration, as recommended by FINRA:

TIAA specific disruption

We have policies and procedures in place intended to mitigate the risk of any disruption that could cause our systems to be temporarily unavailable, such as a virus disabling a computer system. We have also put in place procedures to address unforeseen disruptions to our systems and processes.

Disruption to a single building

We have structured our operations to minimize the impact of a disruption at any one of our buildings. For a disruption impacting a single building, such as a fire, our operations are structured so that all critical and important business functions are performed at multiple locations.

Disruption to a business district

We maintain geographic dispersion of our operations to reduce the risk if there is a disruption in a business district, like an explosion at an electrical substation. Likewise, we have looked for such geographic dispersion in the operations of our vendors and service providers.

Citywide disruption

For a citywide disruption, such as a flood, our response would be the same as for a disruption to a business district in which we are located.

Regional disruption

In the event of a regional disruption, such as a power blackout or snowstorm, we will rely on our facilities located outside the affected region to continue our business. We have procedures and a communication plan in place that will focus our available resources on maintaining critical business functions for the duration of the disruption.

We at TIAA expect business to continue during each of these scenarios. Our business continuity plan aims to recover mission-critical business functions within one hour of a disruption, and other critical business functions within 24 hours. Noncritical function recovery is prioritized beyond 24 hours depending on the impact of the disruption.

F11032 (01/22)



Retirement planning is easier when you have help.

Planning for retirement can seem overwhelming – especially when you have a variety of financial goals competing for your attention. College tuition, a new home – as well as everyday expenses from groceries to braces – can make it hard to save for retirement. A TIAA Financial Consultant can help you set priorities and chart a path forward. Whatever your needs, TIAA is committed to helping you every step of the way.

TIAA
P.O. Box 1289
Charlotte, NC 28201-1289

Paige Turner
6121 HHTVKOJ BJ YQ # 026
WASHINGTON DC 20008-2663

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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 based on the investor's own objectives and circumstances.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes 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.

TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 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, 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.

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

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