



# Online know-how to plan smarter for your retirement

## Use our digital tools and resources

TIAA offers the online options you need to pursue the retirement you want and deserve.

#### Manage your retirement accounts

Log in to your account at TIAA.org to:

- Get an instant view of all your accounts, your personal rate of return and projected • income in retirement.
- Update personal information, including beneficiaries and notification preferences.
- Manage your investments and contributions.

#### Track all your accounts in one place

Use our 360° Financial View, through your secure account at TIAA.org.

- View all your accounts by linking them from over 11,000 financial institutions.
- Track your spending.
- Set up email alerts.
- Create a budget in minutes.
- Help get in control of your financial life, at no additional cost.

### Get the app

With the TIAA app,\* you can:

- See account details at a glance
- Check your contributions and investment mix to see if you're on track
- Contact your advisor or get in touch with a TIAA financial consultant
- Manage your account 24/7



\* Some features not available on all devices.

Google pla

Continued



**BUILT TO PERFORM.** 

Have questions?

please call us at

6 p.m. (ET).

If you have questions

about the online tools and resources—or any aspect

of your retirement plan-

800-842-2252. Financial

consultants are available

weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to

TIAA can help.

Online know-how to plan smarter for your retirement

## Create your own retirement action plan

Explore our Retirement Advisor tool at TIAA.org/tools.

- Receive a custom retirement plan in five simple steps.
- Put your plan to work with savings and investment recommendations.

## Discover your retirement income needs

Use our Retirement Income Planner at TIAA.org/tools to see if you're on track.

- Explore your income options, based on your financial goals.
- See your potential future monthly retirement income and ways to help maximize it.

## Schedule a one-on-one advice session.

As a plan participant, you also have access to one-on-one retirement plan advice and guidance from a financial consultant—*at no additional cost to you*.\* Call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or schedule online at **TIAA.org/schedulenow**.



Apple, the Apple logo, iPhone, and iPad are trademarks of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

#### You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call

877-518-9161 or log on to TIAA.org for 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.

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.

The purpose of the Retirement Income tool is to show how the performance of the underlying investment accounts could affect the participant's policy cash value and the resulting retirement income. The projected retirement income is hypothetical and the illustration cannot be used to project or predict investment results.

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

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities LLC, Members FINRA and SIPC, distribute securities products. The TIAA-CREF Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker/dealer and member of FINRA. 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.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017