



# Set up a meeting, plan with confidence

## Schedule time with a financial consultant

Making decisions about your money can feel difficult, especially when it comes to retirement. But you don't have to go it alone—especially since access to our financial consultants is included as part of your retirement plan. They can help you determine whether you're:



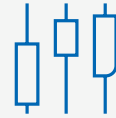
### Saving enough

As your retirement provider, we're here to help you have the retirement you deserve.



### Invested appropriately

From growth to preservation and more, we can help keep your goals and investments aligned.



### On track

As life changes, your goals can too. We'll help you reevaluate and make updates as needed.

Why wonder about how you're saving when you can get guidance and advice instead? Even better, it's available at no extra cost.\*

## Schedule time with a financial consultant today

Visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) to set up a meeting or call 800-732-8353 weekdays from 8 a.m. to 10 p.m. (ET)

## Documents to bring to your meeting

Be sure to have these financial statements on hand:

- Investment
- Retirement
- Savings

\*Based on independent third-party advice methodology.

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. Investing involves risk of possible loss of principal.

**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.**

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017