

SAVE. MANAGE. PROTECT.

# Get your retirement on track in 3 steps.



The earlier you get help with a plan for saving, the easier it may be to live the life you want later. It starts with these three questions.

## 1. SAVE: Are you saving enough?

Every day counts when it comes to saving for retirement, so don't let common barriers stop you:

- I don't know how much to save.
- I have plenty of time to save later.
- I can't afford to save more.

We can help you overcome these barriers and get moving toward a more secure future.

### ACT NOW

**If you're off track, we'll suggest a savings amount for you.**

Here's what you can do.

- [Review your spending](#) to see if you can shift priorities to save more. Any amount you add can go a long way over time.
- Follow your plan's procedure for increasing contributions (online or through HR).

## 2. MANAGE: Are you properly diversified?

Different types of investments have different "jobs" to do. Some may help grow your savings, while others help protect it. Having a mix of different types can help you manage the risks of investing while saving for the long term.<sup>1</sup>

We look at your age, financial picture, goals and tolerance for risk to create an investment strategy that's right for you.

### ACT NOW

**If you're off track, we'll suggest an appropriate investment mix for you.**

Here's what you can do.

- Review the suggested investments. We can update your account for you on the spot.
- Check your investments at least once a year to be sure your mix stays on track. If you prefer, you can have your investments managed for you for a small fee, if available with your retirement plan.<sup>2,3</sup>

## 3. PROTECT: Is your portfolio protected?

Volatile financial markets can put you on edge about your savings. That's why having *guaranteed* assets in your investment mix—with guaranteed growth while you save and guaranteed income for life in retirement—can be important for long-term financial security.<sup>4</sup>

We can help you with a plan that uses guaranteed assets to manage long-term risks and secure income for life.

### ACT NOW

**If you're off track, we'll suggest how much in guaranteed assets to include.**

Here's what you can do.

- Make any changes before major market shifts to avoid emotional reactions to market drops or locking in market losses.
- Consider gradually increasing the portion of guaranteed assets over time to build a secure foundation for retirement.



## Is your retirement on track?

If you haven't yet, schedule a call with a TIAA financial consultant.



Scan the QR code or go to [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

Or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).



<sup>1</sup> Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss.

<sup>2</sup> The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A.

Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

**IMPORTANT: Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.**

<sup>3</sup> The fee is based on an average daily balance of your enrolled plan during the quarter. For example: If you had an average balance of \$10,000 in your account, the annual fee would be  $\$10,000 \times 0.003 = \$30$ , a quarterly fee of \$7.50, which would be deducted on the first day of the subsequent quarter and continue on a quarterly basis for as long as the account is active. You may terminate your participation in the program at any time upon written or verbal notice to TIAA.

<sup>4</sup> All guarantees are based on the claims-paying ability of the issuer.

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**You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.**

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