Top 10 reasons to meet with a TIAA financial consultant

1. **Boost your confidence**
   Whether you’re just starting to save or nearing retirement, knowing where you stand can help boost your confidence in pursuing your goals.

2. **It can fit into a busy schedule**
   In the same amount of time as a TV episode, you can find out if you’re saving enough, invested appropriately and on track to retire when you want.

3. **Consultants are here to help**
   Not sure if you’ve saved enough or even where to begin? That’s all the more reason to meet with someone whose sole job is to help you.

4. **Your account balance doesn’t matter**
   Any employee or active participant is welcome to work with a TIAA financial consultant. Regardless of whether you have $500 or $5 million, you can receive one-on-one retirement plan advice based on the plan’s investment options and related services.

5. **Advice is objective**
   A TIAA financial consultant will take the time to understand your goals, risk tolerance, current savings and other factors. Then, through an advice methodology by an independent third party, Morningstar Investment Management, LLC, you’ll see which plan investment options to select.

6. **Age doesn’t matter**
   Consultants can help you regardless of where you are in your career or life, whether you’re just starting out or ready to retire.

7. **You can include all of your assets**
   TIAA financial consultants can also take into consideration additional assets outside of the retirement plan. This can include your spouse’s/partner’s savings for a more comprehensive review—you can even have them join you at the meeting.

8. **Consultants have expertise**
   TIAA financial consultants are familiar with the ins and outs of your employer’s retirement program, as well as Social Security, retiree healthcare and other retirement-related issues.

9. **No additional cost to you**
   Meeting with a TIAA financial consultant is included as a benefit of the retirement plan offered by your employer’s retirement program.

10. **Ready when you are**
    You can meet in person or over the phone. Schedule your appointment at [TIAA.org/schedulenow](http://TIAA.org/schedulenow) or by calling 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

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.

TIAA-CREF Individual & Institutional Services, LLC, Members FINRA and SIPC, distribute securities products.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017