A TIAA Financial Essentials workshop

Join us for the workshops below:

Financial Foundations: Planning for your future

From your first job through retirement and everywhere in between, TIAA can explain your options and help you in planning for your retirement. Please join Christopher Stephens, Senior Financial Consultant, TIAA for a financial foundations presentation that will help demystify financial planning. The topics that will be covered are:

- Budgeting tips
- Investing basics
- Lifecycle funds
- Online web tools

Paying Yourself: Income options in retirement

Do you know how you'll pay yourself in retirement? There are lots of considerations—including tax implications—that can affect your income. Christopher Stephens, TIAA's workshop leader will help you:

- Understand the basic rules governing most common retirement accounts
- Gain perspective on when to withdraw different assets
- Discover the income choices TIAA offers

Join us online for a live webinar on Wednesday, November 1, 2019—*Financial Foundations* from 11 a.m. to 12 p.m. and *Paying Yourself* from 2 p.m. to 3 p.m., and Friday, November 15, 2019—*Paying Yourself* from 11 a.m. to 12 p.m. and *Financial Foundations* from 2 p.m. to 3 p.m.

Want help?

It's quick.

It's easy.

It matters.

And it's at no additional cost to you!

November 1, 2019 – 11 a.m.
Financial Foundations

Schedule online

November 1, 2019 – 2 p.m.
Paying Yourself

Schedule online

November 15, 2019 – 11 a.m.
Paying Yourself

Schedule online

November 15, 2019 – 2 p.m.
Financial Foundations

Schedule online

University of Illinois System

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

The TIAA family of companies does not provide tax or legal advice. These webinars provide general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

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

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.

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 underlying product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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 of the foregoing is solely responsible for its own financial condition and contractual obligations.

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

BUILT TO PERFORM.
CREATED TO SERVE.

976766
141034266
(10/19)