






Questions about retirement? Our financial consultants have answers.

We're dedicated to helping you to and through retirement. That's why we offer personalized advice and education* from a TIAA financial consultant, at no additional cost.

We can help you make informed financial decisions along the road to retirement

 Starting out	 Mid-career	 Transitioning to retirement
<p>A conversation early in your career may focus on:</p> <ul style="list-style-type: none">▪ Budgeting▪ Debt management▪ Investment basics▪ The benefits of saving for retirement	<p>In your mid-career, you may want to know:</p> <ul style="list-style-type: none">▪ If you are on track for retirement▪ Strategies others may have used to catch up or strengthen their overall plan▪ How to consolidate assets to simplify managing your money	<p>If you are nearing retirement, you may be interested in discussing:</p> <ul style="list-style-type: none">▪ Required minimum distributions▪ Lifetime income options▪ Cash withdrawal options▪ Legacy goals

Relevant and actionable options

No matter what your needs, or where you are in life, financial consultants are dedicated to helping you reach your goals by:

- Taking the time to understand your financial situation
- Evaluating your goals and objectives, and answering questions such as:
 - Am I on track?
 - Am I saving enough?
 - Can I retire when I want?
- Reviewing outside assets and Social Security projections to achieve a holistic view of your retirement readiness
- Providing actionable recommendations on retirement plan assets with TIAA

Schedule an appointment today

You can sign up online at www.tiaa-cref.org/schedulenow-depauw, or call 800-732-8353 weekdays, 8 am to 8 pm (ET).



* Using an advice methodology from Morningstar Investment Management, LLC.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](https://www.tiaa.org).

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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, 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 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