

## Sign up for a financial counseling session

You can also meet with your TIAA financial consultant from wherever you are—on your laptop, smartphone, tablet or desktop computer with virtual counseling.

You can access virtual counseling through any device and get guidance about saving more, managing debt or planning for your future. It's highly secure and private.

## Take advantage of advice and education

When you meet virtually with a financial consultant, you'll get answers to these questions:

- Am I saving enough to create the retirement income I need?
- Am I invested in the right mix of investments to help meet my goals?
- How do I take income from my retirement account once I stop working?

Financial advice is available as part of your retirement plan at no additional cost. Take advantage and schedule a virtual counseling session today. Select from one of the dates you desire to meet virtually and then select a time that is available.

April 24, 2020

**MAKE AN APPOINTMENT** 

May 18, 2020

**MAKE AN APPOINTMENT** 

June 11, 2020

**MAKE AN APPOINTMENT** 

July 21, 2020

**MAKE AN APPOINTMENT** 



## Virtual counseling is easy

Once you select and schedule an appointment, you'll receive a link with instructions. Then you can easily log in to your virtual counseling session through any device with:

- An internet connection
- Speakers and microphone
- Video camera (optional)



It's easy to meet with a financial consultant. Schedule a phone or virtual session today.









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.

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.

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.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE