





Questions about retirement? Our financial consultants have answers.

We're dedicated to helping you to and through retirement. That's why we offer personalized one-on-one consultations 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 TIAA.org/schedulenow, or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).



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CREATED TO SERVE.