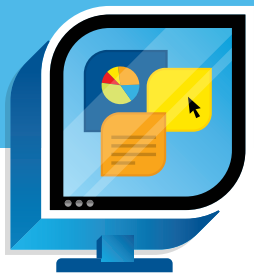


# Manage your retirement account and your future



You work hard for your money. TIAA can help make it easy for you to plan for the road ahead.

## Consider taking action at [TIAA.org](https://www.tiaa.org)

Once you've logged in with your user name and password, select *My Account*. From there, you can:

### Get the app

With the TIAA app,\* you can:

- See account details at a glance
- Check your contributions and investment mix to see if you're on track
- Contact your advisor or get in touch with a TIAA financial consultant
- Manage your account 24/7
- Change the investment of future contributions by selecting *Change Investments*, then *Change Allocation of Future Contributions*. Choose each account or contract you would like to update, then enter your investment instructions.
- Transfer assets among the plan's investment options by selecting *Change Investments*, then *Change My Investments*. Choose each account or contract you would like to update, then enter your investment instructions.
- Update your beneficiary designation by selecting *Add/edit beneficiaries*, then identify the account you wish to update and select *Edit Account Designations*.
- Review and update your personal information.
- Check account balances and confirm contributions.
- View and research the performance of the plan's investment options.
- Choose eDelivery.



### Need more help?

Managing your retirement account is just the beginning. See the back page for other resources available to you.

## Additional education, tools and resources for you



### Financial education

TIAA has resources to help you learn more about saving and managing your finances. Visit [TIAA.org/ve](https://www.tiaa.org/ve) to participate in live webinars or visit [TIAA.org/advice](https://www.tiaa.org/advice) to access information about budgeting, college savings, investing and more.



### Online tools and calculators

Visit [TIAA.org/tools](https://www.tiaa.org/tools) for interactive planning tools.

- Under *Retirement Planning*, select the *Retirement Goal Evaluator* for an estimate of how much of your salary you might be able to replace at retirement.
- Under *Taxes*, select the *Tax Advantage Calculator* to estimate the long-term growth potential of money contributed to a tax-deferred annuity.
- Under *Saving and Investing*, select the *Asset Allocation Evaluator* for sample portfolios based on your answers to a few questions.



### Retirement plan education

Online: Visit [TIAA.org/retirementadvisor](https://www.tiaa.org/retirementadvisor). Log in to your account and follow the on-screen instructions.

To schedule a one-on-one education session, by phone or in person, call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET) or visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow).

Investment education sessions are not available to participants who reside outside of the United States.



### Reach us by phone

Call **800-842-2252** to speak to a TIAA financial consultant, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET). Also, automated access is available 24/7.



### Track all your accounts in one place

Use our 360° Financial View, through your secure account at [TIAA.org](https://www.tiaa.org).

- View all your accounts by linking them from over 11,000 financial institutions.
- Track your spending.
- Set up email alerts.
- Create a budget in minutes. Manage your financial life, at no additional cost.

\* Some features not available on all devices.

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