You diversify your portfolio before retirement to help offset investment risk. But in retirement there are new challenges to consider. Learn about the different risks retirees face and strategies that can help offset these risks. See how income that’s guaranteed for life can help reduce the risks you may face in retirement.

Register today for this live webinar on Tuesday, March 2, 2021, 2 p.m. to 3 p.m. (ET)

Featured speaker:

Benjamin (aka Benny) Goodman is a Fellow of the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries (MAAA). He is a Vice President at TIAA with 30 years of financial industry experience.

Benny has been with TIAA since 1988, and has served in a variety of actuarial positions, including having managed the Actuarial Consulting Services area with a focus on pension plan design, and meeting individual retirement income needs. Benny has co-authored a number of papers for the TIAA Institute, and has been a featured speaker at college and university seminars and events across the country. Benny currently works in Individual and Institutional Services, where he serves as the subject matter expert on the TIAA Traditional product and lifetime income.
1 “Paycheck” is the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA’s fixed annuities. Exchanging your savings for income payments is an irrevocable decision.

2 Annuities are designed for retirement and other long-term goals. They offer several payment options, including lifetime income. Guarantees are based on the claims-paying ability of the issuer. However, payments from variable annuities are not guaranteed and the payment amounts will rise or fall depending on investment returns. If you choose to invest in variable investment products, your money will also be subject to the risks associated with investing in securities, including loss of principal. The value of a variable annuity is subject to market fluctuations and investment risk so that, if withdrawn, it may be worth more or less than its original cost.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log in to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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 account options are available through contracts and certificates 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.

©2021 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017