






# 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

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

## 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-upenn](https://TIAA.org/schedulenow-upenn), or call **800-732-8353**, weekdays, 8 a.m. to 10 p.m. (ET).



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

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**CREATED TO SERVE.**