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
A conversation early in your career may focus on: ▪ Budgeting ▪ Debt management ▪ Investment basics ▪ The benefits of saving for retirement	In your mid-career, you may want to know: ▪ 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	If you are nearing retirement, you may be interested in discussing: ▪ 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

You are welcome to invite your spouse, domestic partner, trusted advisor, or trusted family member(s) that you involve in your financial decision-making process.

Schedule an appointment today

You can sign up online at **TIAA.org/schedulenow-upenn**, or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **TIAA.org**.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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CREATED TO SERVE.

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