

# Partner with us for actionable financial advice<sup>SM</sup>

Let our financial advisors help you make better informed decisions today to prepare you for tomorrow. Whatever you need, whenever you need it—they can work with you online, in person or remotely to secure your financial future.<sup>1</sup>

## Work with one of our Wealth Management financial advisors



### Early in your career or savings journey?

Get personalized financial advice from our guided advice team, who can help you make a plan for the future.

**Eligibility:** \$100K–\$250K in investments outside your employer-sponsored retirement plan



### Middle of your career or savings journey?

Get a dedicated advisor, who can advise you on your investments and create a personal financial plan.

**Eligibility:** \$250K–\$1M in investments outside your employer-sponsored retirement plan



### Far along in your career or savings journey?

Get unparalleled service from a dedicated team of specialists, who will guide you into retirement by creating an income, legacy and tax plan.

**Eligibility:** \$1M in or outside your employer-sponsored plan

## What makes TIAA Wealth Management different?

### Engage with one, get twice the advice.

TIAA Wealth Management advisors are specialists in both retirement and investing. We provide the ease of working with one advisor and one company for all your financial needs.

### Our advisors put client needs first.

Our advisors are compensated for financial planning and working with clients, providing more objective and product-agnostic advice.

### We're specialists in retirement income planning.

We can help you have money coming in for as long as you live.<sup>2</sup>

## How we deliver

Your unique needs should be met with tailored solutions. We have the comprehensive services needed to provide them.



### Income Planning

Our experts can work with you to build an income road map that leverages all your assets, including your retirement plan and outside investments.



### Brokerage Services

You have access to a wide variety of investments, including stocks, bonds, exchange-traded funds and mutual funds.



### Estate Planning

We can collaborate with your other financial partners (including attorneys and accountants) to help you achieve your legacy goals, including setting up an estate plan, creating a trust and planning a family meeting.



### IRAs

We'll help you navigate which type of IRA is right for you for additional retirement savings, tax benefits and potential guaranteed income through our TIAA Traditional fixed annuity.



### Investment Management

A team of experts can look at your employer-sponsored plan and other assets to build a comprehensive financial plan and investment strategy.



### 529 College Savings Plans<sup>3</sup>

We can help you use 529 plans to save money in a tax-advantaged way for education-related expenses.



### Managed Accounts

We can help design a portfolio based on your risk tolerance and professionally manage your assets, making investment decisions in your best interest.



### Life Insurance

We offer advice on life insurance and long-term care to help you prepare for the unexpected.

## Ready to learn more about our advisory services?

Call 844-567-9077 or visit [tiaa.org/actionableadvice](https://tiaa.org/actionableadvice).

<sup>1</sup> Minimum threshold for a dedicated advisor may apply. For example, you may qualify for a dedicated TIAA Financial Advisor with at least \$100,000 of investments outside your workplace retirement plan or with at least \$1 million within your workplace retirement plan.

<sup>2</sup> Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

<sup>3</sup> TIAA-CREF Tuition Financing, Inc. (TFI) is the Plan Manager for several state 529 plans, and TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, and Nuveen Securities, LLC, Member FINRA, are the distributors and underwriters for those plans. More information about municipal fund securities is available in the issuer's Plan Description. The availability of such tax or other benefits may be conditioned on meeting certain requirements.

Certain products and services are only available to eligible individuals.

**Consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to [tiaa.org/prospectuses](https://tiaa.org/prospectuses) for fund and product 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 bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

Our advisors do not provide tax or legal advice. Individuals should consult with an independent tax advisor, CPA and/or attorney for specific advice based on the individual's personal circumstances. TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. Brokerage Services are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA/SIPC. Each is solely responsible for its own financial condition and contractual obligations.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. TIAA-CREF Life Insurance Company (TIAA Life) is a wholly owned subsidiary of Teachers Insurance and Annuity Association of America (TIAA). Life insurance is issued by TIAA-CREF Life Insurance Company, New York, NY. Each of the foregoing is solely responsible for its own financial condition and contractual obligations.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY 10017