



## You can get retirement investment advice from a professional

### Advice...online, in person or by phone

To set up your advice session, visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).

You can also try our easy-to-use Retirement Advisor tool. Just go to [TIAA.org/plan2retire](https://TIAA.org/plan2retire) and log in to your account.

### Your retirement plan with TIAA comes with retirement investment advice\*—at no additional cost.

#### TIAA retirement investment advice sourced from an independent third party:

- The investment fund recommendations are provided by an independent third-party financial expert, Morningstar Investment Management, LLC (Morningstar), and cover all available investments in your retirement plan.
- You can access this advice online through our Retirement Advisor tool or by visiting with a TIAA financial consultant in person.

The arrangement with Morningstar provides unbiased advice on all of the funds we recordkeep on our platform, including proprietary products such as TIAA Traditional, as well as nonproprietary investment options.

Our client-centric retirement investment advice is consistent with TIAA's investment philosophy, which emphasizes investing for the long term and is designed to address the specific retirement needs of each employee.

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\*The retirement investment advice explained in this document refers only to advice provided regarding assets and contributions within retirement plan held within TIAA.

This advice service is not available for brokerage account investments or if you are a participant with a foreign address.

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**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org](https://TIAA.org) or current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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