



A more secure retirement starts with advice.

PRESENTED BY

Armando Hernandez

Director, Financial Consulting, TIAA

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Everyone deserves to retire with confidence.

TIAA offers advice and guidance that can help make saving and investing for the future easier for employees—no matter where they are in life.



What they need

Whether they're just getting started, late to the game or well on their way, we can recommend strategies and solutions to help address employees' unique needs.



When they need it

We can help with financial decisions throughout life, from saving and investing while working to preparing for retirement and managing income in retirement.



How they want it

Employees can choose from on-demand tools, one-to-one meetings with a TIAA Financial Consultant and automated investing solutions. They may also qualify for a dedicated advisor.*

*You may qualify for a dedicated TIAA Financial Advisor with at least \$250,000 of investments outside of your workplace retirement plan or with at least \$1 million within your workplace retirement plan.

We offer employees a GPS for the road to retirement.

Employees can get recommendations during their saving years that help set them up for lifelong financial security. They can also get a personalized plan when they're ready to retire, including options for lifetime retirement income.*

Planning for now

- Deciding how much to save each paycheck.
- Choosing an investment strategy.
- Protecting a portion of their retirement savings.
- Setting financial goals.



Planning for later

- Estimating retirement income needs.
- Creating a strategy to cover any gaps.
- Getting advice on managing market volatility.
- Talking to us about trust and estate planning.



*Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Employees can get advice in the way that works for them.



On-demand

Self-guided tools help employees with what they need



Virtual

Meetings with a TIAA Financial Consultant by video call or phone



In person

Meetings with a TIAA Financial Consultant on campus or at a local TIAA office (where available)



On-demand help at tiaa.org is a convenient way to get started.

Self-guided tools help employees with what they need.



Advice on saving and investing



Help with an income plan for retirement



Help managing their finances

Online advice tools

Give employees a complete plan for their account, from how much to contribute to which investments to choose.*

Retirement income tools

Employees can see their income choices based on their TIAA account or calculate potential retirement payments.

6-Minute Checkup

Employees can log in to their account for tips on managing money.

Webinars

They can sign up for live or on-demand presentations on a variety of topics.

Goal setting tool

They can estimate how much they need to save for a goal in minutes.

Budgeting

The spending plan worksheet helps them take control of their finances.

Financial education

The TIAA website provides information on financial topics for any life stage.

*The objective of the advice methodology is to provide you with help to reach your desired retirement income goal by helping you define a plan based on asset allocation, savings and retirement age. See important disclosures at the end of this presentation.

One-to-one assistance provides a more personalized approach.

Retirement Income Consultants
Available to plan participants at no extra cost.
 Meetings with a specialist as retirement nears for creating an income plan.



General phone support
Available to everyone.
 Help with administrative tasks or scheduling an advice session.

Retirement Plan Portfolio Manager*
Available to plan participants if offered by the plan.
 In-plan managed account providing ongoing allocation and advice updates at a low cost.

Financial Consultants
Available to plan participants at no extra cost.
 Personalized advice and guidance on retirement planning. Immediate access by phone, or scheduled meetings by phone, by video call, on campus (where available by the plan) or at a local TIAA office.



For those with more complex needs, we offer wealth management solutions

A financial partnership for life is supported by a dedicated advisor and a team of specialists that provide:

Personalized attention and option for services with ongoing adjustment to keep strategy aligned to goals

Thoughtful planning that takes a participant’s full financial picture and lifelong interests into account

Purposeful process to grow and preserve wealth according to the participant’s goals and objectives and with a risk-appropriate and tax-efficient approach

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.
 *The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. See important disclosures at the end of this presentation.

Meeting with us is easy—employees can sign up online at their convenience.



Go to the meeting scheduler

- **Log in** and go to Plan & Learn > Talk to an advisor > Meet with a Financial Consultant
- Or go to **tiaa.org/schedulenow**



Select a meeting topic under Financial Advice

- Discuss retirement income
- Discuss retirement savings or investments
- Roll over assets into a TIAA account
- Other financial guidance (including Enrollment)



Choose how and when to meet

- Choose virtual or in-person, if available
- Choose date and time

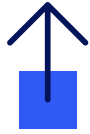
TIAA's advice works.

TIAA participants who have received and implemented advice in 2024 are exhibiting better outcomes compared to those who have not received advice.¹

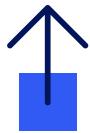


Lower risk class deviation

Measures participants two or more risk levels off their target



Higher contribution rates



Higher income replacement

All metrics YTD as of June 30, 2024.

1. The “better outcomes” statement compares those who have received and implemented advice in 2024 to participants who have not received advice in 2024. As of June 2024, these participants had lower risk deviation, higher contribution rates and higher income replacement ratios. Past performance is no guarantee of future results.
2. Confidence levels based on the forthcoming Higher Education Workforce Survey, TIAA Institute and Greenwald Research, 2024.

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PARTICIPANT SURVEY

Will you have enough money to live comfortably in retirement?

Confidence levels increased from

27% to 64%

among those who received and followed advice²

A range of Financial Wellness topics to address different needs.

2024 Integrated CE&A Program

| | January | February | March | April | May | June |
|--|---|--|---|--|---|---|
| Financial Foundation Campaigns | New Year Check-in: New Goals | Power of Saving & Budgeting: - Retirement Paycheck Pulldown | Preparing for Tax Season | Financial Spring Cleaning: Account Clean up | Balancing Savings and Vacation Expenses | Participant Appreciation |
| TIAA Traditional annuities and annuitization | | | Loyalty Bonus Campaign | | | |
| | | | | TIAA Traditional Rates Campaign | | |
| | | | | Annuitization Communication Series | | |
| Webinar invites | | | Quarterly Webinar Email | | | |
| Live webinars | Basic estate planning strategies Quarterly economic and market update Basic Social Security strategies Understanding HSA | Make the move toward long-term financial security: Your midcareer retirement check-in Hindsight is 2020 | Opening doors to the future – Save in a 529 savings plan Invest for success – 5 principles you need to know Cyber: Help protect you, your family and your money | Loyalty bonus webinar Invest for success – Fine-tuning your retirement strategy Quarterly economic and market update | Paycheck for life The power of savings Write your next chapter Women’s focused webinar: Attention to detail (Nurses’ week) | Live with confidence in retirement Make the move toward long-term financial security Cyber security |

2024 Integrated CE&A Program

| | July | August | September | October | November | December |
|--|---|---|---|--|---|--|
| Financial Foundations Campaign | Mid-year Check-in | Financial & Mental Health | Harvest season (Back-to-School Diversification) | How the Election May Impact Your Finances | Protecting Loved Ones / Beneficiary Outreach | Preparing for the Future |
| TIAA Traditional annuities and annuitization | Annuitization Communication Series | | | | Loyalty Bonus Campaign | |
| Webinar invites | | | Quarterly Webinar Email | | | Quarterly Webinar Email |
| Live webinars | <p>Quarterly Economic and Market Update</p> <p>Invest for Success: 5 principles you need to know</p> <p>Write your next chapter: 5 steps to setting your retirement date</p> <p>Take control of your financial life: 5 steps to managing money and debt</p> | <p>Live with confidence in retirement: 5 steps to creating your retirement income plan</p> <p>Charting your course: A financial guide for women</p> <p>Basic Social Security Strategies</p> <p>Fine tuning your retirement strategy</p> | <p>Attention to Detail: Financial finishing touches for women</p> <p>The Starting line: Beginning to save for Retirement</p> <p>Make the move towards long-term financial security: Your mid-career retirement check-in</p> <p>Avoiding Fraud & Scams</p> | <p>Quarterly Economic and Market Update</p> <p>Understanding Health Savings Accounts (HSA)</p> <p>Common Estate Planning Considerations</p> <p>A Women's Guide to Saving & Investing</p> | <p>Inside Money: Managing Income & Debt</p> <p>Early Career Women's Guide to Financial Wisdom</p> <p>Write your next chapter-- 5 steps to setting your retirement date</p> <p>Live with confidence in retirement: 5 steps to creating your retirement income plan</p> | <p>Basic Estate Planning Strategies</p> <p>Invest for Success – 5 principles you need to know</p> <p>Fine tuning your retirement strategy</p> <p>Charting your course: A financial guide for women</p> |

Ready to build a more secure future together? Let's talk.

Contact your TIAA representative or
call us 800-732-8353, weekdays,
8 a.m. to 8 p.m. (ET).

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Important disclosures: Employees can choose the level of personalization and automation they want.

1. As with all mutual funds, the principal value of a target date fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation. Target date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.
2. Retirement check refers to the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities.
3. TIAA RetirePlus® model portfolios are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

No registration under the Investment Company Act, the Securities Act or state securities laws—a model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

TIAA RetirePlus Select® and TIAA RetirePlus Pro® are administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC.

More information about TIAA RetirePlus model portfolios can be found at tiaa.org/public/plansponsors/investment-solutions/custom-default-options.

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4. The objective of the advice methodology is to provide you with help to reach your desired retirement income goal by helping you define a plan based on asset allocation, savings and retirement age. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on this tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The advice is not a substitute for tax, legal or comprehensive financial planning advice. TIAA's advice service is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC. The service is intended for use by U.S. residents only. IMPORTANT: The projections or other information generated by the advice tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.
5. The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A.

Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

IMPORTANT: Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.



As with all mutual funds, the principal value of a target date fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.

Target date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.

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Advice is obtained using an advice methodology from an independent third party.

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