



Top 10 reasons to meet with a TIAA financial consultant

1. Boost your confidence

Whether you're just starting to save or nearing retirement, knowing where you stand can help boost your confidence in pursuing your goals.

2. It can fit into a busy schedule

In the same amount of time as a TV episode, you can find out if you're saving enough, invested appropriately and on track to retire when you want.

3. Consultants are here to help

Not sure if you've saved enough or even where to begin? That's all the more reason to meet with someone whose sole job is to help you.

4. Your account balance doesn't matter

Any employee or active participant is welcome to work with a TIAA financial consultant. Regardless of whether you have \$500 or \$5 million, you can receive one-on-one retirement plan advice based on the plan's investment options and related services.

5. Advice is objective

A TIAA financial consultant will take the time to understand your goals, risk tolerance, current savings and other factors. Then, through an advice methodology by an independent third party, Morningstar Investment Management, LLC, you'll see which plan investment options to select.

6. Age doesn't matter

Consultants can help you regardless of where you are in your career or life, whether you're just starting out or ready to retire.

7. You can include all of your assets

TIAA financial consultants can also take into consideration additional assets outside of the retirement plan. This can include your spouse's/partner's savings for a more comprehensive review—you can even have them join you at the meeting.

8. Consultants have expertise

TIAA financial consultants are familiar with the ins and outs of your employer's retirement program. They can also offer personalized advice* and education based on your retirement goals and objectives, review income options, and discuss many other retirement planning considerations.

9. No additional cost to you

Meeting with a TIAA financial consultant is included as a benefit of the retirement plan offered by your employer's retirement program.

10. Ready when you are

It's easy to meet with a financial consultant. Schedule your appointment at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or by calling 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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