



## Register now for TIAA's September live webinars

**Go back to school with live webinars that can help you improve your financial knowledge.**

**Reserve your spot today.**

**Schedule online**  
[TIAA.org/webinars](https://TIAA.org/webinars)

### **Special Topic: Market-proof your retirement\***

In retirement—and the years leading up to it—protecting your savings becomes just as important as growing it. Join us to learn how to create your own personal pension with TIAA Traditional, offered by Teachers Insurance and Annuity Association of America (TIAA).\*\*

September 12 at 3 p.m. (ET)

### **Special Topic: Asset Location—A practical guide for income and estate planning**

We often think about our investments in terms of how much we should invest in stocks or bonds or other investments so that we can achieve the greatest return according to our own risk tolerance, goals and time frame. Equally as important is where those assets are located to maximize the benefits of different account types—usually to minimize taxes. Learn about how the location of your assets may impact your retirement income and your beneficiaries.

September 17 at 12 p.m. (ET)

### **She's Got It: A woman's guide to saving and investing**

You can discover saving and investing strategies developed especially for women and how you can put them into action.

September 17 at 3 p.m. (ET)

### **Money at Work 2: Sharpening investment skills**

Feel more secure in your savings strategy by verifying you're on the right track. And if you're off track, know what adjustments you need to make. Learn how to plan your investments and hold on to as much of your nest egg as possible.

September 18 at 12 p.m. (ET)

### **The Starting Line: Beginning to save for retirement**

You can learn how to evaluate and manage debt, find additional ways to save, create a budget and begin to plan for retirement.

September 18 at 3 p.m. (ET)

### Special Topic: An Introduction to Alternative Investments—Real Estate

Learn about the role of real estate investments in a retirement portfolio and an introduction to the TIAA Real Estate Account.

September 19 at 12 p.m. (ET)

### Healthy Numbers: Integrating healthcare into your retirement plan

You can learn and plan for the cost of healthcare in retirement, including supplemental insurance, and the real benefits and costs of Medicare.

September 19 at 3 p.m. (ET)



\* TIAA Traditional is a fixed annuity product issued through these contracts by Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY, 10017: Form series 1000.24; G-1000.4 or G-1000.5/G1000.6 or G1000.7; 1200.8; G1250.1; IGRS-01-84-ACC and IGRS-02-ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRSP-01-84-ACC and IGRSP-02-ACC; IGRSP-CERT2-84-ACC and IGRSP-CERT3-ACC; 6008.8 and 6008.9-ACC; 1000.24-ATRA; 1280.2, 1280.4, or 1280.3 or 1280.5, or G1350. Not all contracts are available in all states or currently issued.

\*\* When using TIAA Traditional outside of a qualified plan, you should max out contributions to qualified plans first (403b, 401k, IRA). TIAA Traditional may not be available in all plans. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America are subject to its claims-paying ability. TIAA Traditional is a guaranteed insurance contracts and not an investment for federal securities law purposes.

This material is for educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

TIAA group of companies do not give tax or legal advice. These webinars provide general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017