



You can get retirement investment advice from a professional

Advice...online, in person or by phone

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You can also try our easy-to-use Retirement Advisor tool. Just go to 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.

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