

Beyond your workplace retirement plan

# Save and invest for all your financial goals



Your financial journey doesn't end with your workplace retirement plan. Discover more ways to build a strong future for you and your family with TIAA. We can help you make the most of your hard-earned dollars with solutions tailored to your unique needs and goals.

## TRADITIONAL AND ROTH IRAS

### Save more for retirement

Save beyond the limits of your workplace plan or consolidate savings from previous employers and other qualified accounts in a single place (no limits on rollover amounts).<sup>1</sup>

- Get started in minutes with no account opening or maintenance fees<sup>2</sup> and planning help from a financial consultant at no extra cost whenever you need it.<sup>3</sup>
- Select the tax advantages that are best for you with a traditional or Roth IRA—or both—and choose from a wide range of investments, including options for lifetime income.<sup>4</sup>

## BROKERAGE ACCOUNTS

### Build toward other financial goals

Invest even more for retirement; save for a home, travel, legacy planning or other goals; manage cash; or grow your net worth with a wide array of investment options.

- Buy stocks, exchange-traded funds (ETFs) and options online with the TIAA mobile app for \$0 per trade.<sup>5</sup>
- Open an account with no cost or minimum, no maintenance fees and thousands of no transaction fee mutual funds.<sup>5</sup>
- Choose and manage investments yourself, get help from TIAA or have your portfolio managed for you.<sup>6</sup>

## MANAGED ACCOUNTS

### Let professionals handle your investments

Free yourself from investment management and gain a lifelong financial partner with personalized portfolio management tailored to your unique lifestyle, goals and personality.<sup>6</sup>

- Benefit from a highly disciplined approach; consistent oversight; a collaborative team environment; and the expertise, resources and commitment that comes from TIAA's more than 100 years of experience helping people like you.

## 529 PLANS

### Help a loved one pay for college

Make your college dollars go further with the tax advantages of a 529 college savings plan. Earnings on your savings are tax free when used for qualified education expenses.

- Choose an in-state or out-of-state 529 plan—no matter where you live—that can be used at any accredited university, college or vocational school nationwide and potentially abroad.
- Consider carefully what's right for you since not all plans are the same. TIAA manages a number of 529 plans,<sup>7</sup> which have received Morningstar Medal ratings based on various plan attributes, including low fees.<sup>8</sup>

## SEP OR SIMPLE IRAS

# Create a small business retirement plan

Help control the time and costs of administering a retirement plan as a self-employed individual or small business with a SEP or SIMPLE IRA.

- Choose a SEP IRA for non-mandatory employer contributions if you have only one or a few employees. A SIMPLE IRA allows employees (including yourself) to contribute in addition to an employer contribution.
- Gain access to TIAA's diverse investment offerings, including a wide range of mutual funds.

## PERSONAL TRUST SERVICES

# Take control of your assets

Create a long-term plan for your money with our wide-ranging trust services, from holistic advice and planning to trust strategies and estate settlement services.

- Consider a trust to help ensure your assets are managed and transferred according to your wishes, to support yourself and others in the event of incapacity and to potentially minimize the taxes and costs of wealth transfer.
- Work with TIAA Trust's team of professionals with specialized expertise managed by your advisor for everything from investment management to income and legacy planning.



## How can we help you?

Call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET) or visit **TIAA.org**.

<sup>1</sup> Before rolling over or consolidating assets, consider your other options. You may be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA consultant and your tax advisor regarding your situation. Learn more at [TIAA.org/reviewyouroptions](https://www.tiaa.org/reviewyouroptions).

<sup>2</sup> There is no account fee to own a TIAA IRA; however, brokerage transaction fees may apply. In addition, investors are subject to the underlying funds' portfolio management fees and expenses.

<sup>3</sup> Financial consultants provide advice and education using an advice methodology from an independent third party.

<sup>4</sup> Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

<sup>5</sup> There is no account fee to own a TIAA Brokerage account; however, brokerage transaction fees may apply. In addition, investors are subject to the underlying funds' portfolio management fees and expenses.

<sup>6</sup> TIAA-CREF managed account services provide discretionary investment management services for a fee. Certain securities may not be suitable for all investors. TIAA-CREF managed account services are offered through TIAA-CREF Advice and Planning Services and TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser and broker-dealer, and the Private Asset Management offered by TIAA Trust, N.A., a National Trust Bank.

<sup>7</sup> TIAA-CREF Tuition Financing, Inc. (TFI) acts as the education savings division within TIAA.

<sup>8</sup> Source: Patricia Oey, "Morningstar 529 Ratings: The Top Plans and What They Offer," Morningstar.com, November 2, 2022, [Morningstar.com/personal-finance/morningstar-529-ratings-top-plans-what-they-offer](https://www.morningstar.com/personal-finance/morningstar-529-ratings-top-plans-what-they-offer).

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor about your specific circumstances.

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Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF.

TIAA-CREF Tuition Financing, Inc. (TFI) is the Plan Manager for several state 529 plans, and TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for those plans.

529 college savings plans are offered and administered by the issuing state. Please refer to the Plan Description prior to investing for its investment objectives, risks, charges and expenses and whether your home state offers tax or other benefits such as financial aid, scholarship funds, or protection from creditors for investing in its own 529 plan. Carefully read the Plan Description on each state's site, or call the college savings plan for assistance. Investments in the TFI-managed 529 college savings plans are neither insured nor guaranteed and there is the risk of investment loss. Consult your legal or tax professional for tax advice. If funds aren't used for qualified education expenses, a 10% penalty tax on earnings (as well as federal and state income taxes) may apply.

TIAA Trust, N.A. provides investment management, custody and trust services.

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