

# Retirement plan advice



## Supporting retirement readiness for Christian Schools International employees

TIAA advice resources help participants take action about their retirement asset allocation, fund selections and savings strategy.



## Access to advice

Select from multiple channels to receive advice available at no additional cost

### Financial Consultants

- Meet in person with a TIAA financial consultant at your local office
- Call one of our many local offices to schedule an appointment

### Online

- 24/7 access to the TIAA Retirement Advisor tool through our secure website, which provides the same personalized advice and support
- Visit **TIAA.org**

### National Contact Center

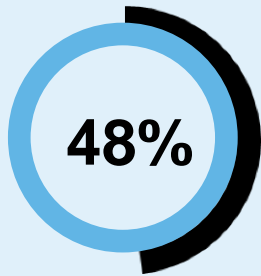
- Speak to a TIAA financial consultant at our call center
- Call **800-842-2252**, Monday—Friday, 8 a.m.—10 p.m. and Saturday, 9 a.m.—6 p.m. (ET)

## Advice helps drive action



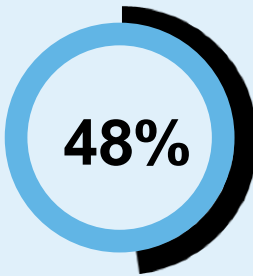
One-on-one help is among the most effective ways to improve financial wellness.

**Online advice**  
(Retirement Advisor tool)<sup>1</sup>

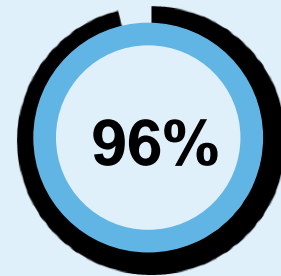


saved more, changed their future allocations or rebalanced their portfolios

**Advice overall**  
(Online or by working with a consultant)<sup>2</sup>



**Employees come first**



Agreed or strongly agreed that the consultant they met with considers their interests first<sup>3</sup>



1. TIAA Advice analysis of 75,192 TIAA participants who used the TIAA Retirement Advisor online advice tool and took action in the 12 months ending 12/31/17. The overall action rate of 48% includes 15% who chose to save more, 32% who chose to change their future allocations, and 32% who rebalanced their portfolio.
2. TIAA Advice analysis of 233,743 TIAA participants who received retirement income advice online or working with a consultant in the 12 months ending 12/31/17. The overall action rate of 48% includes 15% who chose to save more, 32% who chose to change their future allocations, and 32% who rebalanced their portfolio.
3. Source: Financial Consultant Touchpoint Research administered by Customer Insights, 8/28/2018.

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

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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 based on the investor's own objectives and circumstances.

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

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 for product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

For plan sponsor use only.

646849