



## Online tools and resources

### More ways to get the know-how you need to make smart retirement planning decisions

TIAA-CREF is dedicated to helping you pursue the retirement you want and deserve. As part of that commitment, we have a host of online tools and resources—virtually everything you need to help make informed retirement planning decisions.

#### TIAA-CREF Mobile access

You can track your investments, test your financial savvy and get tips on ways to save for your retirement—whenever you need it, wherever you are.

Visit the iTunes Store today to grab a copy of our iPhone app.

#### My TIAA-CREF

Secure account access: Simply log in at [tiaa-cref.org](http://tiaa-cref.org).

- Get an instant view of all your TIAA-CREF accounts, with a personal rate of return to show your progress toward your goals.
- Update personal information, beneficiary elections, banking and tax withholding information, and eDelivery preference.
- Plan for retirement using interactive tools and calculators.

#### 360° Financial View (access through My TIAA-CREF)

Link external accounts, such as bank accounts and non-TIAA-CREF retirement savings, for a complete, private view of your investment picture.

- Aggregate all your financial accounts in one place—choose from more than 10,000 sites to potentially link.
- Manage your budget based on income and expense categories.
- Get alerts based on balances, transactions or goals.
- View your transactions by account type, and even include your business expenses.
- View reminders for upcoming bills and expenses.

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### Have questions? TIAA-CREF can help.

If you have questions about the online tools and resources—or any aspect of your retirement plan—please call TIAA-CREF at **800 842-2252**. TIAA-CREF Financial Consultants are available Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

### Retirement Advisor (access through My TIAA-CREF)

A simple but powerful tool that helps determine if you're saving enough to support the kind of retirement you want.

- Receive a recommended list of investments that matches your needs for retirement and your risk tolerance, as well as an assessment of your current contribution level.
- Upon reviewing your plan options, use the Retirement Advisor to easily implement your new strategy, reallocating your portfolio to the new set of recommended investments.

### Retirement Income Planner (access through My TIAA-CREF)

Designed for individuals who are nearing or in retirement—to help determine if your investment strategy is on track.

- Together with a TIAA-CREF Financial Consultant, analyze your current financial assets.
- Estimate your future monthly retirement income and determine ways to help maximize it.

#### Schedule a one-on-one advice session.

As a plan participant, you also have access to one-on-one retirement plan advice from a TIAA-CREF Financial Consultant—at no additional cost to you. Call **800 732-8353**, Monday to Friday, 8 a.m. to 8 p.m. (ET), or schedule online at [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow).

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to [tiaa-cref.org](http://tiaa-cref.org) for product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing. 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.**

**IMPORTANT:** The projections or other information generated by the Retirement Advisor tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

The purpose of the Retirement Income tool is to show how the performance of the underlying investment accounts could affect the participant's policy cash value and the resulting retirement income. The projected retirement income is hypothetical and the illustration cannot be used to project or predict investment results.

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

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