

TIAA Financial Essentials

Financial wisdom for all

The financial knowledge to help plan for whatever life brings

TIAA has nearly 100 years of experience helping people save and invest. We're proud to share that knowledge with you in the form of a fun, interactive and informative workshop. Here is a workshop that is coming soon to University of Maryland Baltimore County. You're welcome to invite a colleague who may also want to attend!

Reserve a seat at the workshop.

Call **800-732-8353** weekdays, 8 a.m. to 10 p.m. (ET) or register online below. And it's at *no additional cost to you!*

She's Got It:

A woman's guide to saving and investing

Join us for a revealing trip through investing and saving strategies. Your money shouldn't be sitting around doing nothing – and at this workshop, you won't be either.

- Learn the core concepts that guide all investing, and begin to build an action plan
- Find ways to help take on life's curveballs without damaging your future financial well-being
- Discover your Financial Personality Type and determine your financial goals

Join us for the workshop listed below.

Monday, May 2nd from 11:00am - 12:30pm at University Center Room 312

Register now



TIAA, its affiliates, and their representatives do not give tax or legal advice. This course provides general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

There are inherent risks in investing in securities. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details. It is possible to lose money by investing in securities.

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.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for underlying 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 of the foregoing is solely responsible for its own financial condition and contractual obligations.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017



A TIAA Financial <u>Essentials Workshop</u>

Save your spot today!

RSVP by calling 800-732-8353 Monday to Friday, 8 a.m. to 8 p.m. (ET).

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

"Money doesn't grow on trees but its roots are in good decisions."

Join us on Monday, May 2nd from 11:00am to 12:30pm at University Center Room 312, as we share experiences and learn new money and investing skills.

Feel free to bring your spouse or partner with you to attend this workshop.



Annuities are designed for retirement savings or for other long-term goals. Withdrawals of earnings are subject to ordinary income tax, plus a possible federal 10% penalty if you make a withdrawal before age 59½. TIAA products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

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.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to TIAA.org for current 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 of the foregoing is solely responsible for its own financial condition and contractual obligations.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE.