



## Financial confidence the TIAA way

Monthly income in retirement that's guaranteed for as long as you live. Banking solutions that offer high rates and low fees. Personal answers to the question "Am I doing the right thing with my money?"

[LIFETIME INCOME →](#)

[SAVING AND BUDGETING →](#)

[PLANNING MY RETIREMENT →](#)

---

[PLANNING FOR LIFE'S EVENTS →](#)

[INVESTING MONEY →](#)

[LIVING IN RETIREMENT →](#)

FEATURED FOR YOU

## Should you pay off your mortgage early or invest?

The crucial questions you need to ask yourself to help you decide.

[\*\*LEARN MORE\*\*](#)

## TAKE ACTION

# Here are some next steps you might like to take

## New to TIAA?

Enrolling is the first step to saving for the future.

[ENROLL IN YOUR PLAN](#)

---

## Download our app

Keep an eye on your account and take us wherever you go.

[GET THE APP](#)

---

## Contact us

Call us at [800-842-2252](tel:800-842-2252) or find the nearest office.

[CONTACT US](#)

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.

TIAA products may be subject to market and other risk factors.

Any guarantees under fixed annuities issued by TIAA are subject to TIAA's claims-paying ability.

Certain products and services are only available to eligible individuals.

The performance data quoted represents past performance, and is no guarantee of future results. Your returns and the principal value of your investment will fluctuate so that your shares or accumulation units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted above.

831421



---

## Not a customer yet?

[OPEN AN ACCOUNT](#)

## We're here to help

[CONTACT US](#)

## Find a local office

## FINRA BrokerCheck

Check the background of this firm on FINRA's BrokerCheck [↗](#)

FINRA Manual and other related FINRA information [↗](#)

## For employers

Plan sponsors

Consultants

3rd-party administrators

TIAA Institute [↗](#)

## For institutional investors

Asset management

[Endowments & foundations](#)

[Planned giving](#) [↗](#)

## **For financial advisors**

[TIAA Investments](#)

[Nuveen Investments](#) [↗](#)

[Retirement advisors](#)

[Institutional consultants](#)

## **For individual customers**

[TIAA.org](#)

[TIAA mobile app](#)

[Trust Company](#) [↗](#)

[TIAA Bank®](#) [↗](#)

[Enroll in an employer's plan](#)

[En Español](#)

[Co-browse](#)

## **About TIAA**

[News & press](#)

[Careers](#)

[Awards & recognition](#)

[Our leadership team](#)

[Governance & leadership](#)

[Corporate social responsibility](#)

[Diversity & inclusion](#)

[Brochures](#)

---

[Site map](#)

[Security](#)

[Accessibility](#)


[Terms & conditions](#)

[Prospectus](#)



[Privacy](#)

[Business continuity](#)

**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.**

\*Deposit and lending products and services are provided by TIAA Bank®. TIAA Bank is a division of TIAA, FSB, an Equal Housing Lender  and Member FDIC. TIAA, FSB NMLS ID: 399805.

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

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.

Teachers Insurance and Annuity Association of America is domiciled in New York, NY, with its principal place of business in New York, NY. Its California Certificate of Authority number is 3092.

TIAA-CREF Life Insurance Company is domiciled in New York, NY, with its principal place of business in New York, NY. Its California Certificate of Authority number is 6992.

Read the [TIAA-CREF Individual & Institutional Services, LLC, Statement of Financial Condition](#).

Read the [Getting to know TIAA's individual financial solutions and its financial professionals brochure](#) .

© 2019 and prior years, Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY 10017