

## Guidance at every stage of your career

No matter where you are on your career path, we have resources and tools designed to help you live the life you deserve in retirement.

Early Time is on your side— let it work for you.	<ul> <li>Learn the basics</li> <li>Make a budget</li> <li>See how retirement saving affects your paycheck</li> </ul>	
Mid Stay focused on your goals.	Reassess your savings strategy Calculate your IRA contribution limits Find out your tax-deferred contribution maximum	
Late Start preparing for life in retirement.	<ul> <li>Learn how to turn savings into income</li> <li>Visualize your income options*</li> <li>See how much an annuity can provide</li> </ul>	\$
All career stages Keep learning and adjusting your plans as needed.	<ul> <li>Register for upcoming webinars*</li> <li>Tailor your portfolio to your goals*</li> <li>See all available tools</li> </ul>	



## Reach out any time

Along the way, as questions or concerns pop up, you can talk to a financial consultant for no additional cost. Schedule at **TIAA.org/schedulenow-jhu** or call 800-200-4074, weekdays from 8 a.m. to 10 p.m. (ET).

\* You will be prompted to sign in to your account.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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 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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes 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.

©2022 and prior years, Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

22TIA0276.010