



# You can put your retirement savings plan on track, and help keep it there—automatically\*

**Now it's easy for you to get advice, put it into action and help keep it on track with your life**

## Learn more and enroll

You can speak with a TIAA financial consultant at **855-728-8422**, weekdays, 8 a.m. to 7 p.m. (ET).

Or visit [TIAA.org](http://TIAA.org), log in to the secure site, and get online advice from the Retirement Advisor tool found in the *Retirement Planning Calculators & Financial Tools* section on the *What We Offer* tab. Follow the steps and you can enroll at the end.

**TIAA Retirement Plan Portfolio Manager** is an advisory service designed to help you plan for your retirement goals.<sup>1</sup> Based on investment advice tailored to your needs and goals, Retirement Plan Portfolio Manager is a managed account that provides professional oversight and a systematic and disciplined approach to help you manage your retirement plan investments.\*

Your retirement plan portfolio is automatically monitored and adjusted regularly to help keep it on track with your target asset allocation. Retirement Plan Portfolio Manager features include:

- **Customized advice** - you indicate your personal goal for retirement income and time frame, and receive personalized advice for how much to save, the appropriate asset mix and specific funds to help you pursue your goals.
- **Automatic portfolio adjustments** based on market conditions and other factors that may impact your investments.
- **Complete online access**—you can update your profile and preferences anytime to fine-tune recommendations.
- **Quarterly reports** so you can review your current investment mix.

\* No method of investing can ensure a profit or protect against loss.

See reverse side for important information.

BUILT TO PERFORM.

CREATED TO SERVE.



<sup>1</sup> Participants will pay an annual fee between 0% to 0.30% for this service, which will be deducted from their account on a quarterly basis.  
For example: If the person has \$10,000 in an account, the annual fee would be \$10,000 x .003 = \$30, deducted as \$7.50 per quarter.

The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by the TIAA, FSB. No method of investing can ensure a profit or protect against loss.

Morningstar Investment Management, LLC is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar Investment Management as an independent investment authority, retained by TIAA to provide objective advice. The Morningstar Investment Management tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

**IMPORTANT Information regarding Retirement Advisor: Projections and other information generated through the Morningstar Investment Management tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.**

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