

# ON-SITE SEMINARS

TOPICS SUBJECT TO CHANGE

## CORE INVESTOR SERIES

### ► THE BASICS OF INVESTING

#### FIVE HABITS OF HIGHLY SUCCESSFUL INVESTORS

Providing your employees with a fundamental knowledge of investing that will help get them started, this seminar covers:

- Setting financial goals
- Realizing tax advantages
- Reducing risk with diversification
- Understanding expenses and current market trends

Note: TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation.

#### DEVELOPING AN ASSET ALLOCATION STRATEGY

Reviewing the various forms of investor risks and primary concepts, this seminar covers diversification among the different asset classes and a review of the fundamentals of asset allocation.

#### UNDERSTANDING BASIC INVESTMENT CONCEPTS

Reviewing the basic concepts and strategies that employees should grasp in order to make reasonable investment decisions, topics include:

- Understanding investment risks
- Asset classes
- Basic types of investments (stocks, bonds, real estate, etc.)
- Distinctions between mutual funds and annuities
- Asset allocation strategies

### ► ASSET ALLOCATION PRINCIPLES

#### DEVELOPING AN INVESTMENT STRATEGY

Helping employees grasp some of the key aspects that go into formulating an investment strategy, this presentation reviews investment basics:

- Asset allocation
- Volatility of investments
- Benefit of managed portfolios
- Selecting an investment company (comparing performance and expenses)
- The “hows and whys” of rebalancing a portfolio

## ADVANCED INVESTOR SERIES

### ► FOR EMPLOYEES TRYING TO COPE WITH MARKET FLUCTUATIONS

#### STAYING ON TRACK IN A MARKET DOWNTURN

Reviewing a few historical examples of market downturns, this seminar attempts to identify some of the negative, but common reactions that investors may have to such volatility:

- Moving funds out of equities completely
- Attempting to time the market

It also explores the benefits of accurately matching risk/reward dynamics to an individual's risk tolerance as a way of developing a well-conceived investment strategy.

Note: Investing in securities involves market risks. Past performance is not a guarantee of future results.

#### RE-EXAMINING THE RULES OF INVESTING

Focusing on TIAA-CREF's investment philosophy and policies, this seminar helps alleviate concerns about market volatility and describes the steps TIAA-CREF takes to help protect your employees' retirement portfolios. Topics include:

- Understanding market volatility
- Strategies during market downturns
- Recent issues in the market
- What TIAA-CREF can do to help protect our participants
- Our primary commitment to our participants

Also discussed is our investment strategy, the benefits of staying fully invested, corporate governance issues, the development of an investment strategy, and issues surrounding loads and expenses that should be considered.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877 518-9161 or go to [www.tiaa-cref.org](http://www.tiaa-cref.org) for a prospectus that contains this and other information. Read the prospectus carefully before investing.**

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## ON-SITE SEMINARS

### ADVANCED INVESTOR SERIES (CONTINUED)

#### ► FOCUSING ON EQUITY INVESTMENTS

##### TAKING A REALISTIC LOOK AT EQUITY RETURNS

Examining U.S. equity returns over different time frames, this seminar provides your employees a better understanding of fund performance in the U.S. stock market. To get the most out of this presentation, some prior knowledge of investments, such as what mutual funds are, and the difference among the other asset classes, is highly suggested.

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#### ► DIVERSIFYING PORTFOLIOS: BEYOND STOCKS

##### TIAA TRADITIONAL AND TIAA REAL ESTATE IN A WORLD OF STOCKS AND BONDS

Comparing the guaranteed and real estate accounts offered by TIAA-CREF to stocks and bonds, this seminar provides your employees a better understanding of the options they have for diversifying their portfolios, addressing such topics as:

- Understanding asset classes
- Learning about TIAA Traditional and TIAA Real Estate
- Reviewing equity returns
- The importance of correlations
- Using TIAA to diversify portfolios

### CORE SAVINGS SERIES

#### ► FOR ALL EMPLOYEES

##### TAX-SMART WAYS TO SAVE AND INVEST

Identifying potential areas for savings involves three important steps:

- Finding ways to reduce the taxes on earnings
- Reducing unnecessary expenses
- Making investments that are “tax smart”

This seminar imparts these concepts so employees can keep more of what they earn. It will assist employees in developing effective strategies that will help them minimize taxes and make the most of their savings. Major topics include:

- Individual tax rates
- Effective withholding strategies
- Budgeting and debt management
- Tax-favored savings products:  
Which are best for you?
- Review of favorable tax law provisions

Note: TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation.

##### BUILDING YOUR FINANCIAL FUTURE

Facilitating a financial self-assessment, this seminar teaches employees how to:

- Complete their own financial plan by reviewing topics such as cash flow and net worth statements
- Establish financial goals, and
- Choose appropriate financial products

Employees also learn about different approaches to investing, and strategies that may help them protect income and assets.

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# ON-SITE SEMINARS

## CORE SAVINGS SERIES (CONTINUED)

### ONLINE SERVICES FROM TIAA-CREF

Providing a general overview of our online services for participants, this seminar covers how to:

- Find account balances
- Update personal information
- Review retirement illustrations
- Review/change investment allocations
- Get financial performance updates
- Access market news and product information

### IRA OPPORTUNITIES — MORE CHOICES, MORE FLEXIBILITY, MORE CONTROL

Geared towards anyone eligible for an IRA, this seminar helps the audience:

- Understand what an IRA is
- Choose the right IRA
- Decide between different IRA investment options

### ► FOR NEW EMPLOYEES

#### GETTING STARTED WITH TIAA-CREF

Discussing the importance of planning early for retirement, this seminar:

- Emphasizes the importance of maximizing retirement plan contributions
- Explores how a sound understanding of asset allocation principles can play a significant role in the success of individual financial objectives

#### PLANNING FOR RETIREMENT AND OTHER GOALS

Introducing employees to TIAA-CREF, this seminar reviews the product features and benefit options that are available with TIAA-CREF's products that are used to fund both basic and supplemental retirement plans.

### ► FOR EMPLOYEES WHO ARE HALFWAY TO RETIREMENT

#### MEETING FINANCIAL CHALLENGES AT MIDCAREER

Helping employees prepare for retirement, this seminar reviews and answers such questions as:

- “Am I saving enough for retirement?”
- “How can I save more?”
- “Am I investing appropriately to meet my goals?”
- “Should I consider changing my investment mix?”

Also discussed is the importance of organizing personal financial information, setting personal financial goals and devising tolerable investing strategies to help meet those goals.

### ► FOR EMPLOYEES ELIGIBLE TO PARTICIPATE IN A 403(b) SUPPLEMENTAL RETIREMENT PLAN

#### SAVING MORE FOR RETIREMENT WITH A VOLUNTARY TAX-DEFERRED PLAN

Addressing the fact that nearly half of today's retirees can expect to live to age 90 or older, and their ranks increase yearly, this program:

- Explains how a supplemental retirement plan offers employees an easy, affordable and tax-deferred way to build the additional assets they may need to adequately support a longer life span
- Helps employees better understand that, although employee pension and Social Security benefits provide a basic financial foundation, it is likely that they will not be adequate to fully fund the type of retirement lifestyle employees envision for themselves

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## ON-SITE SEMINARS

### CORE SAVINGS SERIES (CONTINUED)

#### ► FOR EMPLOYEES ELIGIBLE TO PARTICIPATE IN 457(b) PLANS

##### SAVING MORE FOR RETIREMENT WITH YOUR 457(b) PLAN

(Available for both Public and Private 457(b) Plans)

Building on the premise that it's more important than ever to put aside extra money for the future, this seminar helps explain why investing now in a 457(b) plan is a great way to build additional funds for later. It also discusses:

- What a 457(b) plan is
- Why new features and higher contribution limits favorably impact savings
- How 457(b) and 403(b) savings can complement one another

Note: Investing in securities involves market risks. Past performance is not a guarantee of future results.

#### ► FOR FEMALE EMPLOYEES

##### A WOMAN'S MONEY, A WOMAN'S FUTURE

Focusing on issues of particular interest to women through four possible life "stages," this seminar covers:

- Starting out
- In full swing
- If you're suddenly single
- Leaving my legacy

### APPROACHING RETIREMENT ISSUES AND INCOME FLEXIBILITIES

#### ► FOR EMPLOYEES WITH 10 OR MORE YEARS BEFORE RETIREMENT

##### PLANNING AHEAD FOR RETIREMENT

Examining retirement planning, this seminar identifies retirement savings gaps that could potentially prevent participants from reaching their goals. The presentation features an interactive calculator used to evaluate if participants are on track to reach their financial goals.

#### ► FOR EMPLOYEES WITH 5 YEARS BEFORE RETIREMENT

##### GETTING READY FOR RETIREMENT

Following the TIAA-CREF retirement decisions guidance philosophy and method, which clearly demonstrates the range of retirement income flexibilities offered by TIAA-CREF, this seminar helps clarify how the most suitable income option(s) should be based on participant needs.

#### ► FOR EMPLOYEES ONE YEAR OR LESS FROM RETIREMENT

##### YOUR TIAA-CREF INCOME OPTIONS

Providing a comprehensive discussion of all income options offered by TIAA-CREF, this seminar helps employees identify which option best suits their needs, based upon their vision of retirement.

Note: TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation.

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## ON-SITE SEMINARS

### APPROACHING RETIREMENT

#### ISSUES AND INCOME FLEXIBILITIES (CONTINUED)

► **FOR EMPLOYEES WITH 10 OR MORE YEARS BEFORE RETIREMENT**

##### SYSTEMATIC WITHDRAWAL AND LIFE ANNUITY

Addressing questions about how best to receive retirement income, this seminar discusses:

- The pros and cons of using systematic withdrawals versus annuity lifetime income
- The basics of maintaining adequate retirement income levels
- Keeping pace with inflation
- The risks of running out of money
- Thinking about estate transfers

► **FOR EMPLOYEES INTERESTED IN ESTATE PLANNING BASICS**

##### ESTATE PLANNING: WHERE TO BEGIN

Covering fundamental estate planning topics, this seminar discusses:

- Seven steps to start with in planning your estate
- The importance of having a will
- How estate and gift taxes work
- Simple estate planning strategies to help reduce your tax liability
- The potential to maximize your retirement plan assets

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# ON-SITE SEMINARS

## INSURANCE & FINANCIAL PROTECTION SERIES

► **FOR EMPLOYEES INTERESTED IN  
INSURANCE PLANNING BASICS**

**UNDERSTANDING LIFE INSURANCE**

Providing a generic overview of life insurance, the seminar covers:

- Basic life insurance planning
- Determining how much coverage is needed
- The types of policies available
- How to find the policy and company that's right for you

► **FOR EMPLOYEES INTERESTED IN  
ESTATE PLANNING BASICS**

**LIFE INSURANCE AND ESTATE PLANNING**

Examines the use of life insurance in estate planning, for those concerned about:

- The impact of death taxes
- Passing wealth to the next generation
- Meeting important personal goals
- Satisfying charitable objectives



## WEB SEMINARS at [www.tiaa-cref.org/financialeducation](http://www.tiaa-cref.org/financialeducation)

TOPICS SUBJECT TO CHANGE

TIAA-CREF's Financial Education Web seminars provide an innovative solution for those who cannot or do not want to attend a live seminar.

### ► FOR NEW EMPLOYEES

#### JUST STARTING OUT

Explaining a range of basic concepts, this seminar is designed for the new TIAA-CREF participant, who will learn about:

- The benefits of tax deferral
- The power of compounding interest
- The advantage the company match provides
- How TIAA-CREF's products and services can help the viewer

#### A TAX-SMART WAY TO SAVE FOR RETIREMENT

Provides viewers with an overview on tax-deferred annuities, including:

- The advantages of supplemental retirement plans
- Investment asset allocation basics
- How to get started and enroll

#### INVESTMENT CHECKUP

Reviewing important financial concepts, this seminar, which is designed for the beginner to intermediate investor, focuses on:

- Budgeting issues
- Investment basics
- The importance of asset allocation in meeting financial goals

### ► FOR EMPLOYEES WITH 10 OR MORE YEARS BEFORE RETIREMENT

#### ARE YOU ON TARGET? ON TRACK TO MEET YOUR FINANCIAL GOALS?

Illustrates the fact that it is never too late to begin saving more, this seminar is appropriate for midcareer investors. Topics include:

- How to determine their retirement savings gap
- Budgeting
- Estate planning
- The importance of reviewing asset allocations

### ► FOR EMPLOYEES APPROACHING RETIREMENT

#### READY, SET, RETIRE! 5 TO 10 YEARS AWAY

Focusing on issues for those who are five to 10 years away from retirement, this seminar helps viewers:

- Identify retirement savings gaps
- Determine how much income is needed for a comfortable retirement
- Understand the consequences of not having enough retirement income

It also lets viewers know about potential distribution options and the ways in which TIAA-CREF can help them review their asset allocations.

Note: TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation.

#### RETIREMENT COUNTDOWN — CHOOSING YOUR INCOME OPTIONS: ONE YEAR TO GO

Providing an in-depth look at income options for employees who are a year away from retirement, this seminar covers:

- A review of all of the income options that are available from TIAA-CREF
- Ways to ascertain which options are appropriate for different individuals

#### WEB SEMINAR MINIMUM REQUIREMENTS

- Macromedia Flash Player 6.0.79 or higher
- Macromedia Flash Player 7 or higher for Linux and Solaris and
- A high-speed Internet connection, such as cable, DSL or ISDN.

## QUESTIONS?

To find out more about any of these financial education seminars, simply contact your TIAA-CREF Relationship Manager.

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