

TIAA-CREF Financial Education and Retirement Planning Resources

TIAA-CREF offers multiple resources for employee retirement planning. These resources are available to all regular and term employees. JSA encourages you to avail yourself of these opportunities to set your retirement goals and develop a plan to meet those goals.

Phone Consultations

TIAA-CREF offers phone consultations to all participants. You may call talk to a TIAA-CREF representative. The services provided are:

- Planning for retirement
- Investment advice
- Transfers of funds
- Making withdrawals

Call the Participant Center at 800-842-2776

Individual Counseling Sessions at the Lab

A TIAA-CREF Financial Consultant visits the Lab to have meetings with individual employees about their retirement. These sessions provide opportunities for you to discuss your personal financial situation with a TIAA-CREF consultant on a confidential basis. The consultant will be available to discuss how to help you achieve your financial goals by investing in financial solutions such as mutual funds, brokerage, life insurance and annuities.

This Individual Counseling Session will help you simplify your retirement by:

- Providing objective advice and asset allocation based on your individual needs
- Showing you how you can get a personalized actionable plan
- Reviewing your retirement income options

The dates and contact information for these sessions are announced on INSIGHT and the Weekly Briefs.

TIAA-CREF website

The TIAA-CREF website has a broad range of services available to you for planning, changing retirement investments and making withdrawals.

The website provides access to:

- Your personal account information
- Literature on investment vehicles and retirement planning

- Transferring funds between investments
- Retirement planning tools

In order to access your personal information you will have to set up a personal ID and password. You do this on the website. You can access the website at: [tiaa-cref.org](https://www.tiaa-cref.org)

Information Articles on Retirement Planning

TIAA-CREF provides articles that address many issues on financial management and retirement planning. A sampling of the topics covered:

- Six Rules to Ensure a Comfortable Retirement
- Saving for Healthcare Costs in Retirement
- Mutual Funds and Annuities as Investment Options in Your Retirement Plan
- A Lifecycle Fund Can Simplify Your Investing
- Can You Afford To Buy A Home
- Create A Budget
- Insurance 101

The articles can be accessed in the “Advice and Guidance” section of the TIAA-CREF website. The URL is: <https://www.tiaa-cref.org/public/advice-guidance>

Financial and Retirement Planning Webinars

TIAA-CREF has a new service. It has developed online educational webinars for participants on a range of topics on planning and saving for retirement. The webinars include:

- Spending within your means
 - Inside Money: Managing Income and Debt
 - *People talk about a budget, but how many actually make one? Let us help you learn valuable debt management skills.*
- Saving for Life’s Milestones
 - Charting Your Course: A financial guide for women
 - *This webinar is designed to help you understand finance and investing basics so you can create a financial plan that’s right for you.*
 - The Starting Line: Why and How Retirement Savings Should Begin
 - *Sometimes it’s hard to think about retirement when you’re early in your career. The truth is, that’s when thinking ahead can do the most good! It all starts with some practical knowledge. Learn how to get ahead of your retirement saving with some tools and advice you can use right now.*

- Planning for Today and Tomorrow
 - She's Got It: A Woman's Guide to Saving and Investing
 - *Review core concepts that guide all investing, get motivated, build a plan and take action. Also, discover more about yourself with a Financial Personality Type Quiz.*
 - Saving for your ideal retirement
 - *Learn how to create an effective plan to maximize your retirement potential, understand the real benefit of time in regard to saving, and learn the essential features of retirement investments.*
 - Attention to Detail: Financial finishing touches for women
 - *Learn how to allocate your investments and assets, know your options when making an estate plan, devise an elder care plan that works without worry, pursue your passion with insights on life after your career and discover the right questions to ask a Financial Representative.*
- Investing in Your Future
 - Money at Work 1: Foundations of Investing
 - *Regardless of your age or your income, reaching retirement goals requires the same things: spend less, save more. It's really that simple. Learn the definitions of – and differences in - investment vehicles, and how to help choose the right ones for your financial goals and risk tolerance.*
 - Money at Work 2: Sharpening Investment Skills
 - *Help feel more secure in your savings strategy by taking steps to verify that you're on the right track. And if you're off track, know what adjustments you may need to make. Are you saving enough? Have you taken taxes into account? Do you have a financial plan – and have you thought about what retirement looks like? Learn how to manage investments and about strategies you can consider for your own planning needs.*
- Living in Retirement
 - Paying Yourself: Income Options in Retirement
 - *Learn the basic rules that govern the most common retirement accounts and gain perspective on when to tap into different assets.*
 - Healthy Numbers: Integrating Healthcare Into Your Plan

- *Learn the key ideas, trends and numbers you'll need to help you prepare and budget for the cost of healthcare in retirement and learn the real benefits — and costs — of Medicare.*
- Within Reach: Transitioning from Career to Retirement
 - *Once you reach retirement, you may have 20 or 30 years to enjoy it. This webinar will review financial planning strategies that may help you make your retirement years the best years of your life.*

These webinars are available on the TIAA-CREF site at this link:

<https://www.tiaa-cref.org/public/advice-guidance/on-demand-webinars>