



We help those who do good, do well

Discover what makes TIAA a different
kind of financial partner

Joennis Almeida
Social worker | 30 years old
Participant since 2013

BUILT TO PERFORM.

CREATED TO SERVE.



Kristin Austin
University Administrator and doctoral candidate | 35 years old
Participant since 2006

We want to help you plan for a lifetime of financial well-being

Since 1918, TIAA has helped millions of people like you build a more secure financial future. That's because we understand and specialize in the financial needs of people who work in academic, government, medical, cultural and other nonprofit fields.

We focus on your financial well-being and have plenty of ways to help you pursue your goals. No matter where you are in life, we're ready to help you take the next step.

Whatever your definition of success is, TIAA can help you pursue it



Helping people meet ambitious goals

Your financial goals are our priority. At every stage in life, we're ready to help you plan and invest.

Taking advantage of time-tested strategies

Our disciplined approach helps balance your desire to live well today, with the need to save for tomorrow.

Your money works harder with TIAA



High-performing investment opportunities

64% of TIAA-CREF mutual funds and CREF variable annuities have a Morningstar, Inc. rating of 4-5 stars.¹ (36.84% 4 stars and 27.63% 5 stars, as of March 31, 2017)

More of your money works for you

On average, our mutual fund and variable annuity account expenses are less than half the industry average.²



2013 - 2017

Best Overall Large Fund Company for the fifth straight year.³
Thomson Reuters Lipper Fund Awards

At TIAA, we believe everyone deserves answers to their financial questions

Whether you have \$500 or \$5 million to invest, our advisors and consultants can help you make informed decisions about your financial future.

Personal

We take your personal situation and financial goals into account.

Flexible

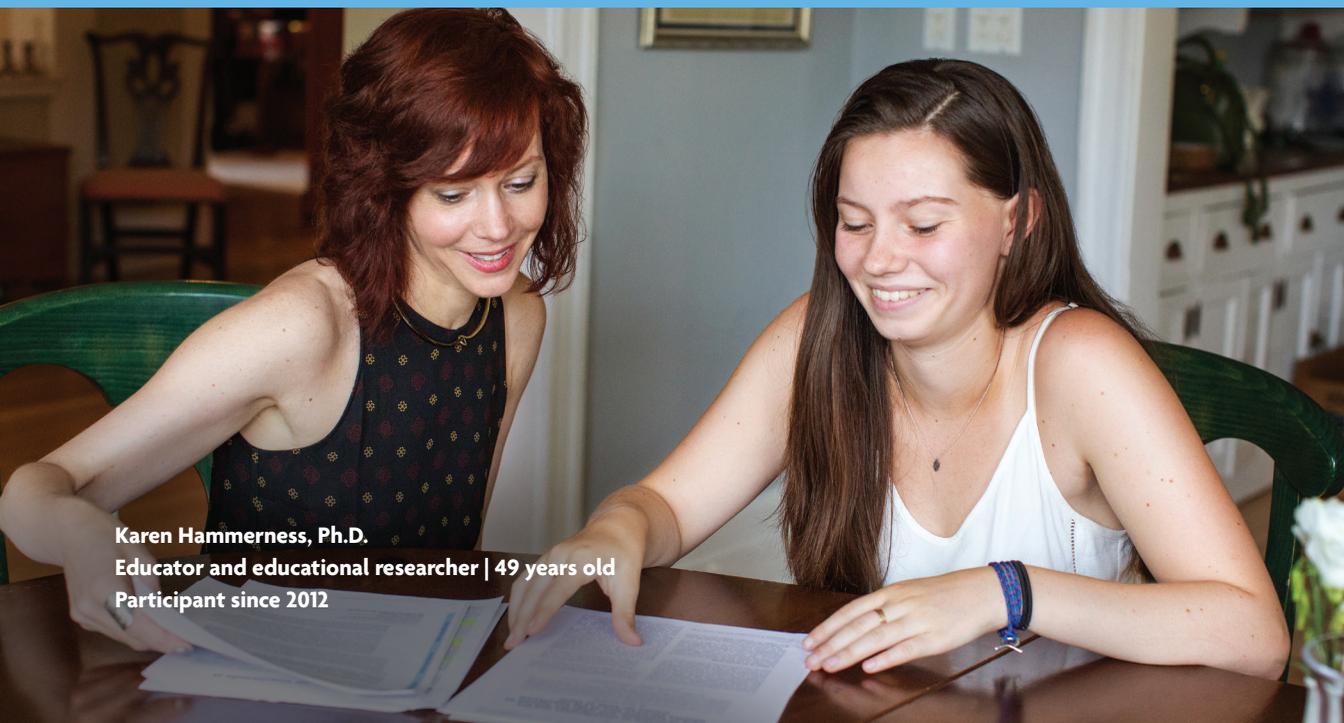
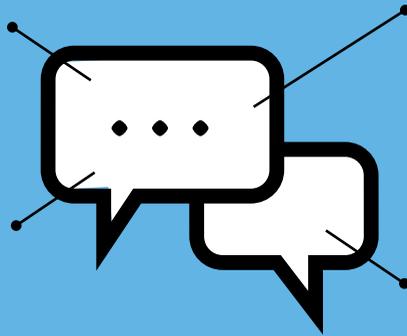
As your financial needs change, we'll help you plan and adjust.

Specific

We help you understand your investments and the benefits of diversification.

Dependable

Whether starting out or ready to retire, you can turn to us for help.



Karen Hammerness, Ph.D.
Educator and educational researcher | 49 years old
Participant since 2012

For every stage in life, we're here to help

Throughout your life, we can help address your financial needs. We offer investment support to help you pursue your financial goals.



Products and services to help you plan for your financial future

Retirement plans

Annuities

529 education savings

IRAs

Life insurance

Banking services⁴

Mutual funds

Brokerage accounts

Home loans⁴



Personalized financial support for all

Retirement planning

Help creating or reviewing your strategy

Managed accounts

Professionally managed investment accounts

Financial tools and education

Answers for your financial questions

Trusts and estate planning

Trust and estate planning considerations*

Individual advisory services

Financial advice from a dedicated advisor

Charitable giving

Investment strategies for giving to charities

More on what TIAA offers [>](#)

* TIAA group of companies and its employees do not offer tax or legal advice, or create and prepare legal documents associated with estate plans.

“I rely on regular advice and guidance from TIAA to help ensure my planning evolves as I approach retirement.”



Brian Fisher
Professor and entomologist | 51 years old
Participant since 2012

To contact TIAA



Go online
TIAA.org >



Call us
800-842-2252



Find a TIAA office, advisor or ATM
TIAA.org/support >



Schedule a financial consultation or find an upcoming seminar
800-732-8353
TIAA.org/schedulenow >

You have to be different to make a difference

We strive to help our customers pursue their vision of success while staying true to our mission and values. Supporting the diversity of our own employees helps us better serve you. That's why the recognition we receive isn't only about how we perform; it's also about who we are and what we believe.

More about TIAA >



**100 Best Companies
for Working Mothers**
Working Mother, 2016



Top 50 companies
DiversityInc



**World's Most
Ethical Companies®**
Ethisphere



1. Morningstar ratings are based on each mutual fund or variable annuity account's lowest-cost share class and include U.S. open-end mutual funds, CREF Variable Accounts and the Life Funds. For a fund or account with multiple share classes and the same pricing, the share class with the longest performance history is used. The Morningstar Rating™—or “star rating”—is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. The rating is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar ratings may be higher or lower on a monthly basis. The top 10% of funds or accounts in each product category receive five stars, the next 22.5% receive four stars and the next 35% receive three stars. The overall star ratings are Morningstar's published ratings, which are derived from weighted averages of the performance figures associated with the three-, five-, and 10-year (if applicable) Morningstar rating metrics for the period ended March 31, 2017. Morningstar is an independent service that rates mutual funds. Past performance cannot guarantee future results. For current performance and ratings, please visit TIAA.org/public/investment-performance.
2. Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, March 31, 2017. 60% are less than half their respective Morningstar Universe average and 50% are less than half their respective Morningstar Universe median. Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.
3. The Lipper Large Fund Award is given to the group with the lowest average decile ranking of three years' Consistent Return for eligible funds over the three-year period with at least five equity, five bond, or three mixed-asset portfolios. Note this award pertains to mutual funds within the TIAA-CREF group of mutual funds; other funds distributed by Nuveen Securities were not included. From Thomson Reuters Lipper Awards, © 2017 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. Past performance does not guarantee future results. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. For current performance, rankings and prospectuses, please visit the Research and Performance section on TIAA.org. Nuveen Securities, LLC, member FINRA and SIPC.
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You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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