



Top 10 reasons to meet with a TIAA financial consultant

Consultants can help you create a plan for saving and investing in order to generate income when you retire.

All it takes is one hour to know: **1.** are you saving enough; **2.** are your assets invested appropriately; and **3.** are you on track to retire when and how you want? Here are 10 more reasons to consider meeting with a TIAA financial consultant.



Schedule an appointment today!

Visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow), or call **800-732-8353** weekdays 7 a.m. to 7 p.m. (ET).



1. Boost your confidence

Whether you're just starting to save or nearing retirement, knowing where you stand can help boost your confidence in meeting your goals.

2. It's only one hour

People spend more time choosing a restaurant than they do planning for retirement.¹

3. Consultants are there to help

If you think you haven't saved enough or aren't sure where to begin, that's all the more reason to meet with someone whose sole job is to help you!

4. Your account balance doesn't matter

Any employee or active participant is welcome to work with a TIAA financial consultant and receive one-on-one retirement plan advice based on the plan's investment options and related services.

5. Advice is objective

Using an advice methodology based on models by Morningstar Investment Management, LLC., an independent third-party, TIAA consultants can tell you which retirement plan investment options to select based on your goals, risk tolerance, current savings and other factors.



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6. Consultants are local

All of the TIAA financial consultants who serve Michigan employers live in the state.

7. Include other assets

You can include your spouse's savings for a more comprehensive review, or even bring your spouse/partner with you to the meeting. TIAA consultants can also incorporate additional assets outside of the retirement plan in their review.

8. Retirement plan focus

TIAA consultants are familiar with the ins and outs of each Michigan institution's retirement program, as well as Social Security, retiree healthcare and other retirement-related issues.

9. Convenient locations

You can meet at a location on campus or meet at a TIAA office in Ann Arbor, East Lansing, Grand Rapids or Southfield. To check availability, visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow).

10. No additional cost to you

This service is included as a benefit of the retirement plan offered by your employer's retirement program. You pay no additional cost to meet with a TIAA financial consultant.



¹ 2014 TIAA-CREF IRA survey.

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