

## You can meet with a financial consultant at Hood College

No matter where you are in life—just getting started or planning for retirement—a session with Chelsea Stepchuk can help you create a plan for your goals. And, it's at no cost as a part of your retirement plan. You'll get answers to these questions and more:

- Am I invested in the right mix of investments to help meet my goals?
- Am I saving enough to create the retirement income I need?
- How do I take income from my retirement account once I stop working?

TIAA will be available these dates and times for one-on-one sessions.

Date	Time	Location
Thursday, Nov 14, 2024	10 a.m. - 4 p.m.	BENEFICIAL-HODSON LIBRARY; STUDY POD AREA



RSVP today, as space is limited. Register for sessions at [www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow) or by calling 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).. We look forward to working with you.

\*Based on independent third-party advice methodology.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017