With $907 billion in total assets under management, TIAA has been serving people who work at nonprofit organizations for almost 100 years. Millions of people who work at academic, research, medical, government and cultural organizations have chosen our wide range of financial products and services to help support their financial well-being. Your retirement plan offers an array of investment options that focus on long-term outcomes, like lifetime income.

TIAA offers the following advantages:

- **Personalized advice**—TIAA financial consultants offer participants personalized one-on-one advice and education based on the plan’s investment options—via phone, in person and online.

- **Financial education**—We engage employees with relevant savings messages tailored to their life stages and communication preferences.

- **Income options for every need**—Annuities give employees choices, including lifetime income and other flexible options.

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2. Any guarantees under annuities issued by TIAA are subject to TIAA’s claims-paying ability. Payments from the variable accounts will rise or fall based on investment performance.

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