



**FINANCIAL SERVICES  
FOR THE GREATER GOOD®**

## **TIAA-CREF Services and Products — Meeting Your Financial Needs to and Through Retirement**

Whether you're starting your career, or have been working and saving for years, we offer a wide range of services and products that can help you realize your financial goals. Here's a quick summary:

**TIAA-CREF Website: [www.TIAA-CREF.ORG](http://www.TIAA-CREF.ORG)**

### Things You Can Find and Do:

- View/edit your account information, manage all your accounts, make secure transactions, change or rebalance your portfolio allocations
- Use interactive tools to calculate your savings or investments
- Create personalized, real-time retirement income illustrations
- View, estimate or change your income tax withholding information
- Update your beneficiary designations
- Set up or modify your ongoing income payments via electronic funds transfer
- Get product enrollment forms, tax forms and informative booklets
- Order electronic delivery of personal statements and documents

### Specific Sites Within Our Website

#### *About TIAA-CREF*

Who we are and the clients we serve in the academic, medical, cultural and research fields

#### *Services*

- Brokerage Services
- Trust Services
- Meetings & Counseling (set up meetings with our consultants or learn about our in-person financial education seminars); *these services may not be available at your institution*
- Beneficiary Services (comprehensive beneficiary planning information)

## *Learning Center*

- Links to forms and planning tools (calculators and assessment tools)
- Retirement Planning (links to retirement planning and investing resources)
- Saving for Education (our higher education funding resources)
- Financial Education Webinars, including:
  - Just Starting Out? — the necessary basics if you're just starting to save or invest, or if you're new to TIAA-CREF
  - Investment Check-Up — a review of helpful intermediate level budgeting and investment basics
  - Are You on Track? — how to assess and cure a retirement savings gap at the mid-career point
  - A Tax-Smart Way to Save for Retirement — learn about the advantages of supplemental 403(b), 401(k) or 457(b) plans, regardless of your career stage
  - Ready, Set, Retire (5–10 years away) — organize your finances, review your asset allocation, and determine your income needs
  - Choosing Income (one year away) — know all your income options, then develop a suitable strategy

## *Fund Research*

TIAA-CREF investment performance, Morningstar ratings and performance graphs

## **Other Services**

### **Secure Access Services for Managing Your Money Securely and Easily**

If you create your user ID and password, managing your TIAA-CREF accounts safely in Secure Access is easy.

To create your ID and password, click on the [Sign up for access](#) link below the *Log In* field at the upper right corner of the TIAA-CREF homepage. The *Create Log-In* screen will appear. Just follow the five simple steps, moving your cursor from box to box, since you won't be able to "tab over."

### **Log-in Steps**

- Enter your **Social Security Number** without hyphens
- Enter your **Date of Birth** (with four numbers for your year of birth)
- Check the **Current TIAA-CREF Customer** box
- Enter a TIAA-CREF **Contract Number** without any spaces. (You can find your contract numbers on your quarterly statement, on the page identifying

your contract type, e.g., Retirement Annuity; your contract numbers are just below the contract type.)

- Create your **New User ID** and **New Password**

#### Secure Account Information, Transaction and Account Management Capacity

- Check your last contribution, or status of a service request
- Review and/or cancel a scheduled transfer request
- Request duplicate account statements; request recalculation of account balances, which are acknowledged in new account statement(s)
- Review or update your personal information
- Make additional investment purchases

#### Help and Resources

- Schedule a consultation
- Contact us

#### Personalized Planning Tools and Calculators

- Generate retirement income calculations
- Review accumulations graphically and numerically
- Effective planning with our *Decision Making Tools* — allows you to create or adjust your asset allocation for all TIAA-CREF investment and saving products

#### TIAA-CREF Publications

Download or order publications (in PDF format) describing our products and services, including our new Life Stage and Needs-Based brochures

#### Order Electronic Delivery of Personal Statements and Other Documents

You can sign up to receive TIAA-CREF financial reports, prospectuses and other material through email

#### **Enrollment and Contribution Remittance** (*this service will gradually become available at all institutions*)

Enrolling in your plan with us is easy. But, if you don't select an investment option, we'll place you in our default enrollment product, the TIAA-CREF lifecycle fund. Unlike a money market account or fund, a lifecycle fund automatically diversifies and rebalances your portfolio over time, as you approach retirement. This is an age-appropriate mutual

fund that automatically names your estate as beneficiary. (Remember, this is a default function that you can easily change by naming your beneficiary(ies).)

Once enrolled, we'll send you a welcome package with instructions for checking if your retirement account was established correctly.

### **Telephone Counseling Center**

You can call our Telephone Counseling Center (TCC) at **800 842-2776** for information, advice or guidance on plan enrollment, investment options, planning for retirement and your other financial goals. The TCC is open weekdays from 8 a.m. to 10 p.m. (ET) and 9 a.m. to 6 p.m. Saturdays (ET).

**Advice and Planning Services** (*this service will gradually become available at all institutions*)

If your employer accepts these TIAA-CREF services, you can get personalized TIAA-CREF advice at no additional cost. Our goal is to help you get your retirement on track with a personalized retirement planning and advice consultation.

One of our retirement specialists will help you review your finances to set a suitable course of action that is tailor-made to your goals, assets, risk tolerance and life stage. Our Advisors receive no commissions. They are compensated through a salary-plus incentive program.

Our retirement specialist will help you determine which investments are right for your retirement portfolio, if you are contributing enough, and how to set up or adjust your asset allocation to help maximize your earning potential while controlling risk.

### **Text Telephone Service (TTY) for the Hearing- or Speech-Impaired**

Available at **800 842-2755**, weekdays from 8 a.m. to 10 p.m. (ET) and Saturdays from 9 a.m. to 6 p.m. (ET).

### **Retirement Products for Employees of Nonprofit Organizations**

- Investments for your employer's basic and supplemental retirement plans: **800 842-2776**
- IRAs (Traditional, Roth and SEP): **800 842-2776**
- Keoghs, if you have self-employment income: **800 842-2776**

### **Retirement Products for Everyone**

- IRAs (Traditional, Roth, SEP): **800 842-2776**
- After-tax annuities: **800 223-1200**

## College Savings Products

- Section 529 College Savings Plans: **888 381-8283**
- Independent 529 Plan (for private colleges only): **888 718-7878**
- Custodial accounts (UGMAs/UTMAs): **800 223-1200**
- Coverdell Education Savings Accounts: **800 223-1200**

## Products for Other Financial Goals

- TIAA-CREF Mutual Funds: **800 223-1200**
- TIAA-CREF Brokerage Services — stocks, bonds and thousands of mutual funds, through a self-directed brokerage account: **800 927-3059**
- TIAA-CREF Life Insurance Company — term and permanent life insurance: **800 223-1200**
- TIAA-CREF Trust Company, FSB: personalized investment management, trust and estate planning, if you have \$500,000 or more of investable assets: **888 842-9001**
- Services for Your Financial Advisor: **888 842-0318**

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