



YOUR PLACE TO FEEL
**FINANCIALLY
CENTERED**

TIAA Financial Wellness Experience



Follow your path to financial wellness.

Wherever you are on your journey, we're here to help you alleviate financial stress. Click through our financial wellness categories below:

 Empowerment

 Knowledge

 Support

 Balance

 Home

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TIAA—AHHH, HOW FINANCIAL WELLNESS SHOULD FEEL.

Our curated menu of experiences can help you remove financial barriers and adopt healthy spending and saving habits.

Get a feel for your financial health with our **6-Minute Check-Up**, or browse our other solutions in the left-side navigation.





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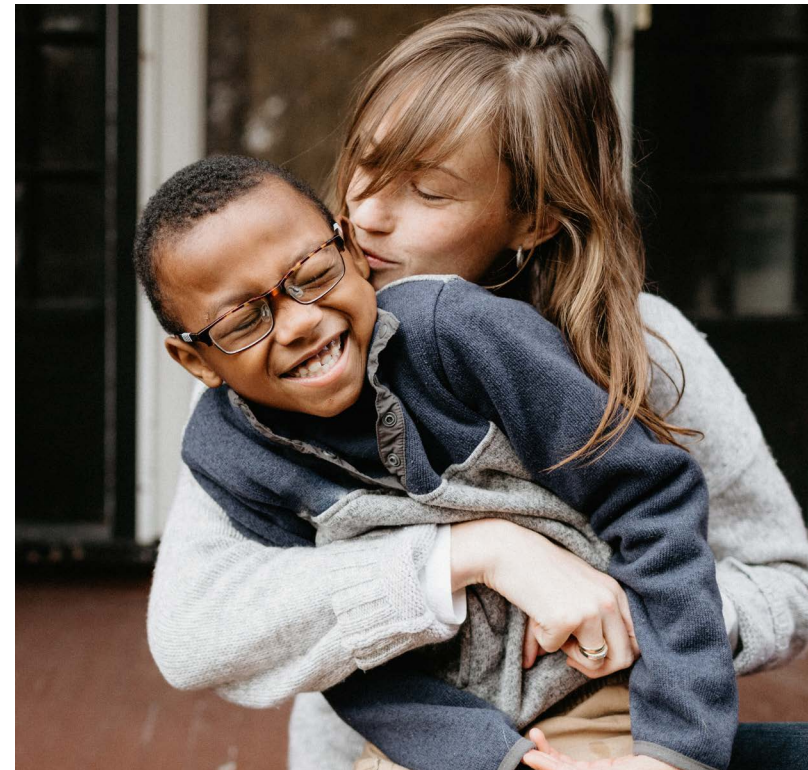
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JUMP RIGHT IN WITH OUR 6-MINUTE CHECK-UP.*

Answer a few questions online, and the **6-Minute Check-Up** solution will generate a personalized action plan with steps to guide you on the appropriate financial journey.

HOW IT WORKS:

- Analyzes your responses to a series of easy questions.
- Provides actionable steps that focus on improving financial behaviors and habits.
- Offers self-paced learning to improve your financial knowledge.

Got a few minutes right now?



* Once you've completed your 6-Minute Check-Up, return to our Financial Wellness Experience to apply your knowledge using our holistic solutions.



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EMPOWERMENT

It starts with self-discovery. Our Empowerment solutions can help pinpoint areas to work on, recommend next steps and help you find financial clarity.

Goals experience:

Where are you on life's journey? Whether you're buying a home, starting a family or preparing to retire, we can help you map those big moments and show you how to make them happen.

- Calculate how much you'll need to save.
- Create a personalized saving plan.
- Track your goals to completion.

The Joy of Spending:

Our enlightening—and fun—alternative to traditional budgeting helps you identify the amount of joy that spending categories provide and then make a plan to find savings from those that provide the least joy.

- Spend on the things you love most.
- Achieve other financial goals.
- Improve retirement readiness.

Available via the TIAA mobile app.

Budget Worksheet:

Feel empowered and more in control of your finances knowing where every dollar is going. A balanced budget will help inform many other decisions on your path to financial awareness.

- See how you're doing compared to your income.
- Analyze your cash flow.
- Create a monthly spending plan.



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Debt Illustrator:

You'll chart your credit card debt and any personal loans, identify how much interest you'll pay and aim for a target date to become debt-free.

- Chart credit card debt and student loans.
- Prioritize what you pay and when.
- Come back and track changes and progress.

Digital Retirement Advisor:

Try a powerful online advice solution that helps you determine how to invest with the help of Morningstar, the trusted name in investment analysis.

- Learn how much you should save.
- Know when to make adjustments.
- Calculate your retirement income.



DID YOU KNOW?

Studies show that 83% of people who set financial goals feel better about their finances after just one year.*

[*Savology 2023](#)



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KNOWLEDGE

Learn as you go. Quench your thirst for knowledge with timely how-to webinars, articles and our always-on financial education center.

Financial education center:

Increasing financial understanding will help you feel confident and in control of your life and future. Learn at your pace with our easy-to-follow financial education site.

Live and on-demand webinars:

Attend our latest webinars that offer financial lessons from seasoned professionals. Whether you're just starting your career, managing your savings later in life or getting ready to retire, you'll learn about it here.

Articles and ongoing education:

Whatever's happening in the market, you'll hear about it first through emails, articles and blogs that are timely, relatable and actionable.



DID YOU KNOW?

73% of Americans rank their finances as the number one stress in life.*

[* CNBC, 2023](#)



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SUPPORT

Get one-on-one advice. Schedule a meeting with an expert Financial Consultant any time—we're here to help.

Meet with a Financial Consultant:

Did you know that professional advice* is built right into your plan at no additional cost? Our expert Financial Consultants are here for you to answer questions, provide personalized advice and make sure your portfolio is aligned with your goals.

Schedule a meeting at 800-732-8353.

Schedule a phone meeting or video call:

Our team is here for you weekdays, 8 a.m. to 7 p.m. (ET). You can schedule an advice session through our automated scheduling system.



DID YOU KNOW?

Our webinars can be viewed even by those who don't have a TIAA account.

*Advice is obtained using an advice methodology from an independent third-party.



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BALANCE

Our digital solutions and calculators allow you to make projections that help you worry less and gain confidence in your financial future.

Retirement Income Illustrator:

Explore income options and compare a wide range of scenarios to help you meet your retirement income goals.

Lifetime income calculator:

Looking for more income in retirement? Learn how much income your retirement account can potentially create.

Early withdrawal calculator:

Learn the impact of taking an early withdrawal from your retirement account, including lost asset growth, tax consequences and potential penalties.

Required minimum distribution solution:

Find out what you need to consider withdrawing from your retirement accounts when you reach age 72.





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IMPORTANT: The projections or other information generated by the tools listed above regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

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