



Retirement Plan Portfolio Manager

**Live your life. We'll handle
your retirement.**



Let us help you go the distance

Saving and investing for the future doesn't have to be complicated. With TIAA's Retirement Plan Portfolio Manager, you'll get a personalized saving and investing plan as well as ongoing investment management that can put you on course for a more secure retirement. That leaves you free to live your life today while we take care of your investments for tomorrow.¹

Personalized

Tailored investment strategies powered by independent advice.



Automatic

Simple and easy to use with access to 24/7 investing.



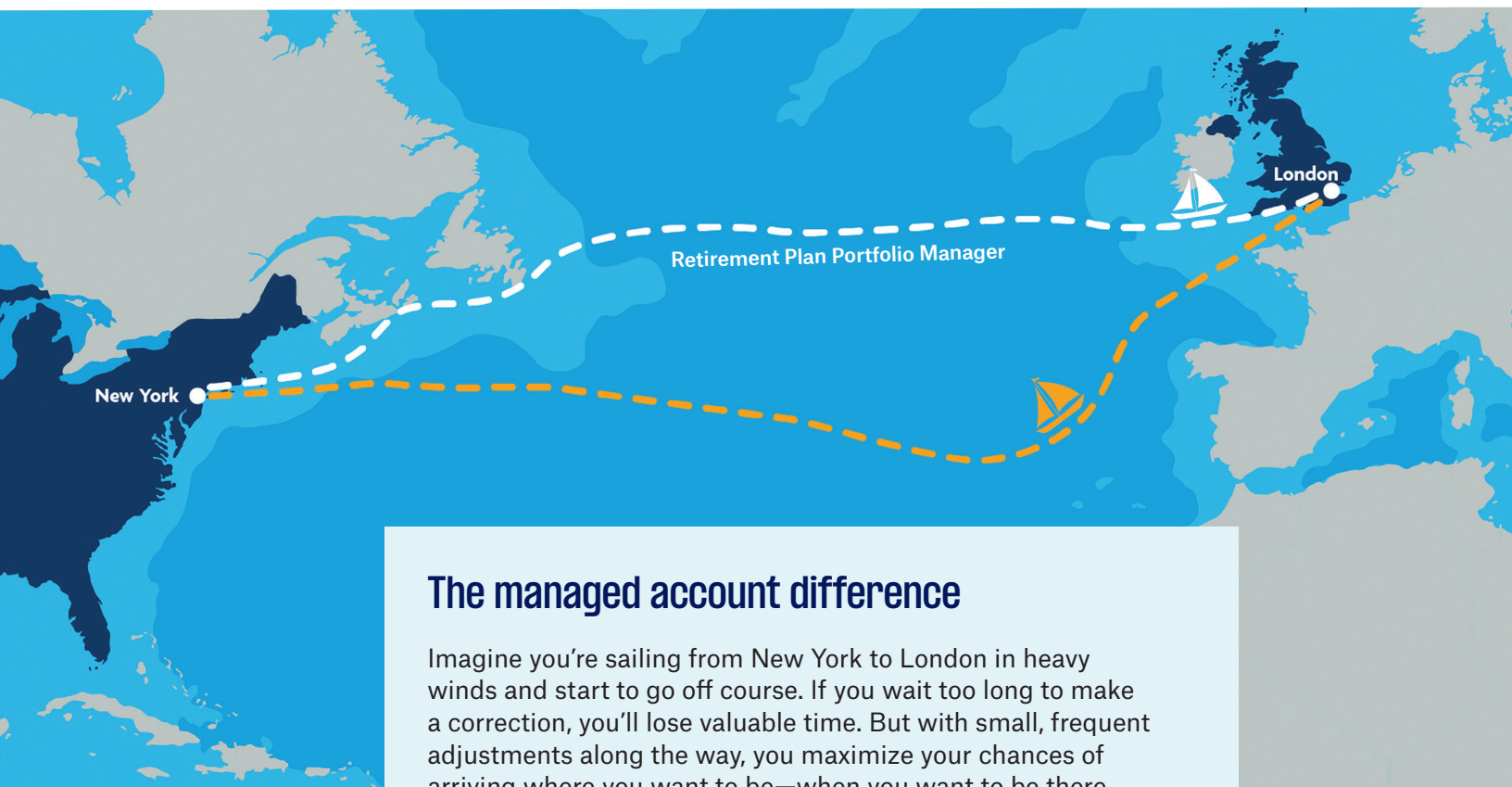
Better outcomes

Guidance to stay on track for retirement with confidence.³



Small, regular adjustments help keep you on course

Retirement Plan Portfolio Manager keeps a constant eye on your investments, automatically adjusting them during your working years to keep you headed in the right direction. The service is also competitively priced, costing no more than \$3 for every \$1,000 invested annually.²



The managed account difference

Imagine you're sailing from New York to London in heavy winds and start to go off course. If you wait too long to make a correction, you'll lose valuable time. But with small, frequent adjustments along the way, you maximize your chances of arriving where you want to be—when you want to be there.

More control. Better results.

See how choosing Retirement Plan Portfolio Manager compares to other options in your plan.

| | Remain in target-date fund | One-time portfolio adjustment | Ongoing portfolio management |
|---|----------------------------|--|---|
| Features | Invest based on age alone | Choose "Help Me Do It" within Retirement Advisor | Choose "Do It For Me" within Retirement Advisor |
| Considers your current financial profile, your future retirement goals and all of your retirement assets, including Social Security | No | ✓ | ✓ |
| Updates your investments to align to your retirement goals | No | ✓ | ✓ |
| Provides expert advice powered by Morningstar®, including how much to save | No | ✓ | ✓ |
| Readjusts and rebalances investments quarterly | No | No | ✓ |
| Delivers quarterly feedback | No | No | ✓ |

According to Morningstar data, an average 30-year-old in a managed account had

39% more

in annual retirement income.³

Get started now



Scan the QR code or go to TIAA.org/retirementadvisor and log in to get your personalized plan at no extra cost. Choose "Do It For Me" at the end to enroll in Retirement Plan Portfolio Manager.

For more information, go to TIAA.org/managemyretirement.



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.

¹ The Retirement Plan Portfolio Manager program is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A.

Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Retirement Plan Portfolio Manager program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

IMPORTANT: Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.

² The fee is based on an average daily balance of your enrolled plan during the quarter. For example: If you had an average balance of \$10,000 in your account, the annual fee would be $\$10,000 \times 0.003 = \30 , a quarterly fee of \$7.50, which would be deducted on the first day of the subsequent quarter and continue on a quarterly basis for as long as the account is active. You may terminate your participation in the program at any time upon written or verbal notice to TIAA.

³ Morningstar, "The Impact of Managed Accounts on Participant Savings and Investment Decisions" (2022 Update). Based on Morningstar data for an average 30-year-old participant with a retirement age of 65 who is charged a 0.40% annual managed accounts fee. These outcomes will not be representative of each individual participant's experience with a managed accounts service. Actual results may differ substantially and could include an individual client incurring a loss or having less income in retirement. Please refer to the methodology for important information about the assumptions and limitations of this analysis.

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

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