

Never stop growing

with TIAA Traditional*

Saving with TIAA Traditional helps protect your money with guaranteed growth every day no matter what.¹



Guaranteed return
that's not tied to the stock market¹



Added growth potential
through TIAA's sharing-the-profits approach²



Higher payout opportunity
for contributing over your career²

Protect part of your retirement savings from market volatility

Adding TIAA Traditional as part of your retirement savings can help diversify your portfolio and protect a portion of your money from stock market fluctuations.³ As the conservative portion of your savings, TIAA Traditional helps offset the risk of your other investments.

Get a competitive interest rate now while you save

You'll not only watch your savings grow steadily over time, but secure a competitive growth rate. Compare TIAA Traditional interest rates with other fixed income products to see how it stands apart. You may also earn interest above the guaranteed rate with our sharing-the-profits approach.²

Build toward greater income potential later when you retire

When you contribute throughout your working years and turn your TIAA Traditional savings into income for life at retirement, you'll have the opportunity for higher initial annuity income.⁴ The longer you've saved, the higher the payout rate may be.²

Protect a larger piece of your savings over time

Gradually increasing your TIAA Traditional savings while you're working can help you build a secure foundation for retirement.



To see how much TIAA Traditional savings may be right for you, go to⁵

TIAA.org/retirementadvisor



* Issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY.

Increase your earning potential with TIAA's sharing-the-profits approach²

Because of our nonprofit heritage, TIAA seeks to share our profits back with participants like you. This can mean additional growth beyond the guaranteed rate while you're saving as well as additional income in retirement.



MORE THAN

\$3 billion

has been shared with TIAA Traditional participants on average each year over the past 10 years.⁶



SINCE

1948

TIAA Traditional has credited interest above the guaranteed minimum on one or more contracts every year.⁷



To learn more about saving with TIAA Traditional, visit TIAA.org/traditional

1. All guarantees are based on TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes. Past performance is no guarantee of future results.
2. TIAA may share profits with TIAA Traditional Annuity owners through declared additional amounts of interest during accumulation, higher initial annuity income, and through further increases in annuity income benefits during retirement. These additional amounts are not guaranteed beyond the period for which they were declared.
3. Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss.
4. Converting some or all of your savings to income benefits (referred to as "annuitization") is a permanent decision. Once income benefit payments have begun, you are unable to change to another option.
5. The TIAA Retirement Advisor's objective is to provide you with help to reach your desired retirement income goal by helping you define a plan based on asset allocation, savings and retirement age. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on this tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice.

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

6. TIAA Annual Statement (2013-2022), Page 4, Line 30.

7. As of 12/31/22.

Annuity contracts contain terms for keeping them in force. Exclusions, restrictions, limitations and reductions in benefits will, in certain situations, apply to annuity contracts. We can provide you with costs and complete details.

TIAA Traditional is a fixed annuity product issued through these contracts by Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY, 10017: Form series 1000.24; G-1000.4 or G-1000.5/G1000.6 or G1000.7; 1200.8; G1250.1; IGRS-01-84-ACC and IGRS-02-ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRSP-01-84-ACC and IGRSP-02-ACC; IGRSP-CERT2-84-ACC and IGRSP-CERT3-ACC; 6008.8 and 6008.9-ACC; 1000.24-ATRA; 1280.2, 1280.4, or 1280.3 or 1280.5, or G1350.

Not all contracts are available in all states or currently issued.

Transfers and withdrawals from TIAA Traditional are restricted by its underlying agreements that can affect the liquidity of the product.

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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.

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