### **LIVE WEBINAR**

# Write your next chapter

# 5 steps to setting your retirement date

## Join us for this webinar

For anyone starting to think seriously about when to retire, this webinar takes you through five steps to deciding when the time is right, including estimating retirement expenses, closing any income gap and understanding key milestones that can impact your retirement finances.

### We'll help you think through how to:

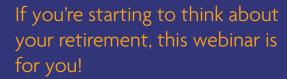
- · Estimate what you'll need
- · Estimate what you'll have
- · Adjust as needed
- · Consider key milestones
- Protect your savings

# Featured speaker

### **Henry Conway**

Senior Director, Advisory & Finance Consulting TIAA





Get the information you need to be ready.

### Thursday, December 8



- 3 p.m. to 4 p.m. (ET)
- 2 p.m. to 3 p.m. (CT)
- 1 p.m. to 2 p.m. (MT)
- · 12 p.m. to 1 p.m. (PT)

### **Register now**

Or visit **TIAA.org/webinars** to register. There's no additional cost to attend!

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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. Each is solely responsible for its own financial condition and contractual obligations.

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017