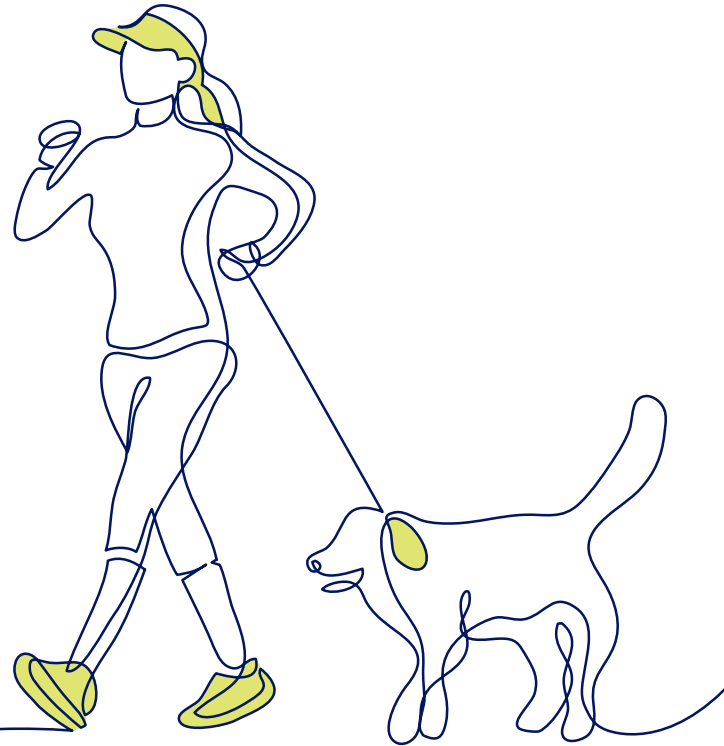


KEEP MOVING FORWARD

# Take control of your financial life.

You're never alone on your path to the future with TIAA. Take advantage of the many ways to get the help you need and build toward a more secure financial life.



## YOUR FUTURE WON'T WAIT

### Get started

Visit the "Your Future Won't Wait" page  
Find out how TIAA can help you act now and plan for the life you want later.

[TIAA.org/futurenow](https://TIAA.org/futurenow)

### Get help

Talk to a financial consultant

[TIAA.org/schedulenow](https://TIAA.org/schedulenow) or call 800-732-8353

Get online financial advice

[TIAA.org/retirementadvisor](https://TIAA.org/retirementadvisor)

Reach us by phone

800-842-2252 weekdays, 8 a.m. to 8 p.m. (ET)

Try our live or on-demand webinars

[TIAA.org/webinars](https://TIAA.org/webinars)

### Manage your account

On the web

[TIAA.org/login](https://TIAA.org/login)

With the TIAA app

App Store or Google Play

### Learn the basics

#### Debt

Learn how to get debt under control.

[TIAA.org/managedebt](https://TIAA.org/managedebt)

#### Spending

Create a plan to keep spending in check.

[TIAA.org/budget](https://TIAA.org/budget) or log in to try **360 Financial View**

#### Saving

Learn how the "rule of 72" may help you.

[TIAA.org/72](https://TIAA.org/72)

#### Investing

Consider these 5 key principles for long-term investing.

[TIAA.org/keys2investing](https://TIAA.org/keys2investing)

#### Income for life

Guarantee part of your savings for income that keeps going when you stop working.\*

[TIAA.org/Traditional](https://TIAA.org/Traditional)

#### Market volatility

Learn how to navigate the ups and downs.

[TIAA.org/commentary](https://TIAA.org/commentary)



\* Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

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