



# Live boldly, retire confidently

As you journey through life pursuing the things you're passionate about, we're here to help make planning for what's ahead as simple and straightforward as possible. For 100+ years, we've provided solutions and guidance to help clients like you live the life they deserve in retirement.

## Income that never runs out

With our annuities, you can turn your savings into monthly payouts, guaranteed for life.<sup>1</sup>

### \$545B+

IN BENEFITS PAID SINCE 1918<sup>2</sup>

## Profit-sharing potential

We seek to share profits with clients through the TIAA Traditional annuity.<sup>3</sup>

### 73-year streak

RETURNING MORE THAN THE  
GUARANTEED MINIMUM TO CLIENTS<sup>4</sup>

## Investments that change the world

From land conservation to renewable energy, your savings can make a difference.

### Top 5

SUSTAINABLE FUNDS ASSET MANAGER<sup>5</sup>

## Advice tailored to you

Your financial picture is as unique as you are, and your financial strategy should be, too.<sup>6</sup>

### No additional cost

FOR 1:1 CONSULTATIONS AND ONLINE RESOURCES

## Putting you first makes all the difference

- #1 not-for-profit retirement market provider in assets and participant accounts<sup>7</sup>
- World's most ethical company, Ethisphere Institute, 2015-2022<sup>8</sup>
- 90% of TIAA-CREF mutual funds and CREF annuities have expense ratios below the median in their respective categories<sup>9</sup>



Learn more at  
[TIAA.org](https://www.tiaa.org)

1. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
2. As of December 31, 2021. Other benefits from TIAA include: surrender benefits and other withdrawals, death benefits, health insurance and disability insurance benefits, and all other policy proceeds paid.
3. TIAA may share profits with TIAA Traditional retirement annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed other than for the period for which they were declared.
4. TIAA Actuarial as of 12/31/2021.
5. Morningstar Sustainable Funds U.S. Landscape Report, Feb 2021. The asset management activities referenced are those of Nuveen, TIAA's wholly owned asset management subsidiary. Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.
6. Advice is obtained using an advice methodology from an independent third-party.
7. Based on data in PLANSPONSOR magazine's 2021 DC Recordkeeping Survey, combined 457, 403(b) and money purchase plan data as of June 21, 2021.
8. 2015-2022. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework, which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%), and provided to all companies who participate in the process.
9. Based on Morningstar Direct (as of March 31, 2022) expense comparisons by category, excluding Money Market products. Actual percentage is 89.6%. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge. Excludes the class W shares, which are not available for purchase by retail investors.

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.

**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.**

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

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. Each is solely responsible for its own financial condition and contractual obligations.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

GGN-2703637PR-E0323P