



Enhance your saving and investing know-how with live, online webinars in TIAA-CREF's Virtual Environment. Visit www.tiaa-cref.org/VE.



Spending within your means



Inside Money: Managing income and debt

Discover how to help make your money work harder by using your cash flow more effectively, developing good saving habits and better managing debt.



Saving for life's milestones



The Starting Line: Why and how retirement saving should begin now

See the real effect of time on money, learn how to plan for retirement, find additional ways to save, and prepare your balance sheet for retirement.

Charting Your Course: A financial guide for women

Understand the financial challenges unique to women, as well as get tailored approaches to saving for retirement, goal setting, evaluating your financial health, and tips to help your money work harder.



Reserve your place at these live financial webinars

Live webinars are offered each month. Be sure to visit www.tiaa-cref.org/VE today to reserve your place at the webinars you want to attend.

Planning for Today and Tomorrow



Tomorrow in Focus: Saving for your ideal retirement

Crystallize your retirement goals, see how to save for a 30-year retirement, put time on your side, and discover the essential features of retirement investments.

Equally Prepared: Financial planning for the LGBT community

Understand the specific financial challenges facing the LGBT community, find potential solutions to address them, and how to develop an estate plan.





Planning for Today and Tomorrow (continued)



Halfway There: a retirement checkpoisnt

Give yourself a mid-career financial checkup to evaluate your current savings, formulate a plan to reach your savings goals, and manage competing financial priorities.



Reserve your place today

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Investing in your future



Money at Work: Foundations of investing

See how to manage risk versus reward and understand the role of investing and managing risks, ways to help accelerate savings, and tools to help sustain a portfolio.

Economic outlook and investment insights with Dan Morris

TIAA-CREF Managing Director and Global Investment Strategist Dan Morris, will discuss economic developments that could impact your retirement savings strategy, including the pace of the U.S. economic recovery, and how the Federal Reserve Bank's actions could influence investment markets.



Living in retirement



Paying Yourself: Income options in retirement

Discover practical strategies for taking retirement income, tax advantages of various types of distributions, and see how to manage your retirement plan account for the long term.

Healthy Numbers: Integrating healthcare into your retirement plan

Understand and plan for the cost of healthcare in retirement, plus learn about supplement insurance, and the real benefits and costs of Medicare.

Your Next Great Adventure: Living well in retirement

Plan for the possibilities you have in retirement, create goals and a schedule, and look at how you will replace the tangible and intangible aspects of work-life in retirement.

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Financial Services

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to tiaa-cref.org 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, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC,

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