

# School of Financial Fitness



## The next move is yours!

Join us for a series of Financial Essentials webinars presented by TIAA-CREF. The interactive webinars focus on information and strategies that can help you plan for your financial future. Each time you attend, you will be entered in a drawing to win one of two \$50 gift cards.



### Money at Work: Foundations of investing September 16 | 10 a.m. – 11 a.m.

Regardless of your age or your income, reaching retirement goals requires the same things: spend less, save more. It's really that simple. Learn the definitions of – and differences in – investment vehicles, and how to help choose the right ones for your financial goals and risk tolerance.



### Equally Prepared: Financial planning for the LGBT community September 23 | 11 a.m. – 12:00 p.m.

You have a responsibility to yourself – and those you love – to prepare for the future, and protect what you've set aside. We're here to help you face your unique challenges on the road to financial well-being. Discover the importance of wills, trusts, powers of attorney and health care directives, even with the U.S. Supreme Court's marriage equality ruling.



#### Webinar preregistration

To preregister for a webinar, log on to [www.tiaa-cref.org/SunySchoolofFinancialFitness](http://www.tiaa-cref.org/SunySchoolofFinancialFitness).



#### One-on-one consultation

A TIAA-CREF Financial Consultant is available to help answer your questions or assist with Retirement Plan fund selection at *no additional cost to you*. To schedule a consultation, either in person or by phone, log on to [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow) or call **800-732-8353**, Monday to Friday, 8 a.m. - 8 p.m.



### Halfway There: A retirement checkup

October 14 | 10 a.m. – 11 a.m. and 2 p.m. – 3 p.m.

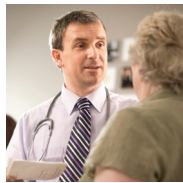
Halfway? Already? Retirement has a way of creeping up on people. Before you know it, you'll be depending on all the money you saved and invested. If you're panicking, don't. There's still time! In this webinar, you'll learn how to get retirement savings on track – and help keep them there!



### Paying Yourself: Income options in retirement

November 12 | 10 a.m. – 11 a.m.

You've made a lot of sacrifices in order to put away enough money to retire. When it's finally time, do you know how to get the money back? Learn the basic rules that govern the most common types of retirement accounts and gain perspective on when to tap into different assets.



### Healthy Numbers: Integrating healthcare into your retirement plan

December 9 | 10 a.m. – 11 a.m.

Enjoying your retirement begins with your health, so are you budgeting for healthcare costs in retirement? Learn the key ideas, trends and numbers you'll need, as well as the real benefits – and costs – of Medicare.



### What's Your Financial Personality?

Take our Financial Personality Quiz and find out how much you know about money matters. Visit [www.tiaa-cref.org/FinancialPersonalityQuiz](http://www.tiaa-cref.org/FinancialPersonalityQuiz).

Once this quiz has been completed, you will learn which personality profile best describes your spending habits:

- A) The Big Spender,
- B) The Avoider,
- C) The Giver or
- D) The Vault.

#### Other resources:

Retirement Plan website: [www.tiaa-cref.org/suny](http://www.tiaa-cref.org/suny)

Woman2Woman online community: [tiaa-cref.org/woman2Woman](http://tiaa-cref.org/woman2Woman)

Starting Your Financial Life for Gen Y: [www.tiaa-cref.org/startingout](http://www.tiaa-cref.org/startingout)



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

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [www.tiaa-cref.org/suny](http://www.tiaa-cref.org/suny) for details. 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.

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