You can get advice on your NYU retirement account—from a professional

The NYU retirement program comes with retirement investment advice*—at no additional cost.

If you’ve ever wondered how much to save to help achieve your retirement goals or how to invest your NYU retirement program assets to help grow your retirement savings over time, give us a call.

TIAA retirement investment advice sourced from an independent third party

TIAA provides fiduciary advice on how to allocate your current and future contributions among the NYU retirement program’s investment options. A fiduciary must act in their client’s best interest when providing this investment advice.

- The investment fund recommendations are provided by an independent third-party financial expert, Morningstar Investment Management, LLC (Morningstar), and cover all available investments in your retirement plan.
- You can access this advice online through our Retirement Advisor tool, or by visiting with a consultant who will provide this advice.

The arrangement with Morningstar provides unbiased advice on all of the funds we recordkeep on our platform, including proprietary products such as TIAA Traditional, CREF Annuities, TIAA-CREF Mutual Funds, as well as nonproprietary investment options such as those from Vanguard.
Our client-centric retirement investment advice is consistent with TIAA's investment philosophy, which emphasizes investing for the long term, and is designed to address the specific retirement needs of each employee. Our advice tools incorporate personalized retirement planning concepts which help you determine how much to save and whether you are on track to meet your retirement needs. The advice recommendations on your NYU retirement program assets also factor in how you have allocated your retirement assets held outside of the NYU retirement program, at no added cost to you.

For a century, TIAA has helped millions of participants prepare for retirement. To help you prepare for retirement, set up an investment advice session with a TIAA consultant, either in person or over the phone. You can also access this advice online through our Retirement Advisor tool.

During your session, the consultant will help you answer the following questions:

- **Am I on track to reach my retirement savings goals?** Your consultant will analyze how your investments are performing and help you determine if you’re saving enough for the retirement you envision.

- **Which combination of investments is appropriate for me?** Get assistance picking investments available from your plan, diversifying properly and allocating contributions to balance growth potential with your tolerance for risk.

- **What are my retirement income needs?** Get help determining the amount you’ll need to help meet your expenses during retirement.

We look forward to helping you save for—and live well in—retirement.

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*The retirement investment advice explained in this document refers only to advice provided regarding assets and contributions within the NYU retirement program.

This advice service is not available for brokerage account investments or if you are a participant with a foreign address.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. 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 in consultation with an investor’s personal advisor based on the investor’s own objectives and circumstances.

Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/NYU for details.

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

Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

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