



New online tools and resources

More ways to get the know-how you need to make smart retirement planning decisions

TIAA-CREF is dedicated to helping you pursue the retirement you want and deserve. As part of that commitment, we've added a host of new online tools and resources—virtually everything you need to help make smart retirement planning decisions.

My TIAA-CREF

Your secure, personal site: simply log in to your account at www.tiaa-cref.org/pugetsound

- Get an instant view of all your TIAA-CREF accounts with a personal rate of return to show your progress toward your goals.
- Update personal information, beneficiary elections, banking and tax withholding information and eDelivery preference.
- Plan for retirement using tools, calculators and retirement illustrations.

Access through My TIAA-CREF: Retirement Advisor

A simple but powerful tool that helps ensure you're saving enough to support the kind of retirement you want.

- In minutes, receive a recommended list of investments that matches your needs for retirement and your risk tolerance, as well as an assessment of your current contribution level.
- Upon reviewing your plan options, use the Retirement Advisor to easily implement your new plan, reallocating your portfolio to the new set of recommended investments.

Access through My TIAA-CREF: Retirement Income Planner

Designed for individuals who are nearing or in retirement—to help ensure your investment plan is on track.

- Together with a TIAA-CREF Financial Consultant, analyze your current financial assets.
- Estimate your future monthly retirement income and determine ways to help maximize it.





Schedule a one-on-one advice session

As a plan participant, you also have access to one-on-one retirement plan advice from a TIAA-CREF Financial Consultant—at no additional cost to you. During an advice session, a TIAA-CREF Financial Consultation will help you create a retirement portfolio tailored to your unique financial situation and goals. Call **206 529-2600**, Monday through Friday, 8 a.m. to 5 p.m. (PT), or schedule online at www.tiaa-cref.org/schedulenow.

Access through My TIAA-CREF: 360 Financial View

A snapshot of your financial picture to help ensure you're on the right track. Link external accounts such as bank accounts and non-TIAA-CREF retirement savings for a complete, private view of your investment picture.

- Aggregate all your financial accounts in one place—choose from more than 10,000 sites to potentially link.
- Manage your budgeting based on income and expense categories.
- Get alerts based on balances, transactions or goals.
- View your transactions by account type, and even include your business expenses.
- View reminders for upcoming bills and expenses.

Enhanced Microsite

www.tiaa-cref.org/pugetsound

A wealth of retirement planning information right at your fingertips.

- Access interactive retirement calculators and webinars to help you save for retirement.
- Click on helpful links, including:
 - Saving for Retirement: Learn about the retirement plan and investment strategies you can use to help reach your retirement savings goals.
 - Plans and Investments: Access important plan details such as vesting rules, investment choices, distribution options and account expenses.
 - Take Charge: Enroll online, select or change your investments, update your beneficiary designation, complete a Salary Deferral Agreement, and more.

Have questions? TIAA-CREF can help.

If you have questions about the new online tools and resources—or any aspect of your retirement plan—please call TIAA-CREF at **800 842-2252**.

TIAA-CREF Financial Consultants are available Monday through Friday, from 5 a.m. to 7 p.m. (PT), and Saturday, from 6 a.m. to 3 p.m. (PT).

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 a prospectus that contains this and other information. Please read the prospectus carefully before investing. 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.

The Retirement Advisor tool does not monitor your retirement assets or personal circumstances. The tool's advice is based on statistical projections of the likelihood that you will achieve your retirement goals.

The purpose of the retirement income tool is to show how the performance of the underlying investment accounts could affect the participant's policy cash value and the resulting retirement income. The projected retirement income is hypothetical and the illustration cannot be used to project or predict investment results.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org for details.

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