

You can meet with a financial consultant at Middlebury College



RSVP today, as space is limited. Register by visiting www.TIAA.org/schedulenow or calling 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET). We look forward to working with you.

No matter where you are in life—just getting started or planning for retirement—a session with Erik Moreau can help you create a plan for your goals. And, it's at no additional cost as a part of your retirement plan. You'll get answers to these questions and more:

- Am I invested in the right mix of investments to help meet my goals?
- Am I saving enough to create the retirement income I need?
- How do I take income from my retirement account once I stop working?

Register for one of the sessions at www.TIAA.org/schedulenow.

Date	Time	Location
Wednesday, January 9, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Wednesday, January 23, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Tuesday, January 29, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Tuesday, February 12, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Thursday, February 21, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Wednesday, March 6, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Thursday, March 21, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D
Thursday, March 28, 2019	9:00 a.m. - 3:45 p.m.	Davis Library, Room 150D

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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 bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products.

©2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017