SUNY The State University of New York

TIAA-CREF Financial Essentials

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 a secure financial future.

SHE'S GOT IT: A WOMAN'S GUIDE TO SAVING AND INVESTING

March 18 | 10 – 11:15 a.m.

Learn how to make your future flourish. Review core concepts that guide all investing, get motivated, build a plan and take action. Also, discover more about yourself with the *Financial Personality-Type Quiz*.

TOMORROW IN FOCUS: SAVING FOR YOUR IDEAL RETIREMENT

April 8 | 10 – 11 a.m. and 2 – 3 p.m.

No matter how old or young you are, or where you are in your career, your retirement begins when you start saving for it. Learn how to create an effective plan to maximize your retirement potential, understand the real benefit of time in regard to saving and learn the essential features of retirement investments.

MONEY AT WORK: FOUNDATIONS OF INVESTING

September 16 | 10 – 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.

Webinar preregistration

To preregister for a webinar, log on to **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** or call **800-732-8353**, Monday through Friday, 8 a.m. – 8 p.m.

HALFWAY THERE: A RETIREMENT CHECKUP

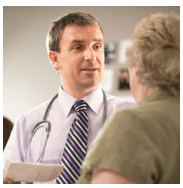
October 14 | 10 – 11 a.m. and 2 – 3 p.m.

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 – 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 – 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 IQ?

Take the Challenge to see how your financial know-how measures up!

Between April 1 and April 30, log on to the **Financial IQ Challenge**. See if you can answer the questions and have fun learning about financial topics. Each day, five new questions will be added and you can increase your score with every question you answer correctly. Each time you play, you will be entered in a drawing to win one of five tablet computers.

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TIAA CREF Financial Services

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 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 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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