TIAA Financial Essentials

Financial knowledge for all

The financial knowledge to help plan for whatever life brings
TIAA has experience helping people save and invest since 1918. We're proud to share that knowledge with you in the form of fun, interactive and informative workshops. Here are some workshops that are coming soon to University of Delaware. You're welcome to invite a colleague who may also want to attend!

Getting a Head Start:
A step-by-step overview of your plan

Even though retirement may seem like a long way off, it's never too early to start saving. TIAA's workshop leader will guide you through your retirement program and answer any questions you may have.

Join us on Thursday, January 17th from 10:00 a.m. - 11:00 a.m. in the Ewing Room, Perkins Student Center.

Tomorrow in Focus:
Saving for your ideal retirement

No matter where you are in life, you can plan and start saving for the retirement you want. Learn how to create an effective plan to help you pursue your long-term financial goals.

Join us on Thursday, January 17th from 3:00 p.m. - 4:00 p.m. in the Ewing Room, Perkins Student Center.

Also, please visit the TIAA Info Desk between 11:30 a.m. and 2:00 p.m. in the Concourse.

Call 800-732-8353 weekdays, 8 a.m. to 8 p.m. (ET), or register online above. And it’s at no additional cost to you!
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.

The TIAA group of companies does not give tax or legal advice. The workshop provides general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

There are inherent risks in investing in securities. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](http://TIAA.org) for details. It is possible to lose money by investing in securities.

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.

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

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