TIAA Investment Education and Advisory Services for Centenary College of Louisiana Retirement Plan Participants

TIAA

	Name of Service	Nature of Service	Eligibility	Cost to You	Website or Contact Info
Core Plan Services	Personalized Retirement Plan Advice and Education	The TIAA Retirement Advisor's objective is to help you reach your desired retirement income goal by helping you define a plan based on asset allocation, savings and retirement age. To help you find answers to important retirement planning questions. • How much should you save? • How should you invest your assets? • How much income will you save	Full-time employees	No additional cost	Call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET) to schedule an appointment with a TIAA financial consultant. Use our **Retirement Advisor** online advice tool: **TIAA.org/tools**
	Retirement Income Illustrator	The Retirement Income Illustrator is a comprehensive tool that helps employees close to retirement compare income choices using their TIAA retirement assets. • How much income can I receive from my TIAA retirement accounts? • What income choices are available to me? • What is the best way for me to withdraw my TIAA retirement assets while I am retired?	Full-time employees	No additional cost	**Retirement Income Illustrator:** **TIAA.org/tools** Use during a one-on-one consultation with a TIAA advisor.
	Retirement Calculators and Financial Tools	Online tools can help you answer many important financial questions, such as how to: • Create a budget • Calculate your needs for retirement • Save for your children's education • And many more…	Full-time employees	No additional cost	Retirement Planning Calculators and Financial Tools: **TIAA.org/tools**
	TIAA Live Webinars	You can help keep your financial goals on track with TIAA's live webinars. You can get real-world financial tips, tactics and techniques to help start, build and maintain your retirement savings.	Full-time employees	No additional cost	Financial Essentials Live Webinars: **TIAA.org/webinars**
Additional Individual Services	Individual Advisory Services	Personalized financial solutions and advice from a dedicated financial advisor at no additional cost. TIAA advisors work with a team of specialists to help you build and maintain a financial plan that: • Accounts for changing needs to and through retirement, including potential growth, retirement income and market volatility • Addresses critical but often overlooked items such as taxes and estate planning • Manages multiple goals over time, such as funding education for children and grandchildren, caring for elderly parents, or providing a legacy for family and charitable organizations	Generally for employees with more complex financial needs, such as consolidating assets, retirement income planning, and estate and legacy planning.	Certain services are provided at no cost for qualifying clients, such as building and maintaining a financial plan as described in "Individual Advisory Services".	Discuss your financial situation with a TIAA consultant **TIAA.org/public/support/contact-tiaa/consultations-seminars** • You will be prompted to login using your TIAA credentials or create a guest login if they are not currently a participant. • Please select **Centenary College Of Louisiana** as the institution which will direct you to any open virtual meetings that are available for Centenary College Of Louisiana employees. • From there, select a date/time and confirm the meeting.
	Other Individual Advisory Services	Managed services provide specialized solutions to address complex financial needs. Services include: • Portfolio Advisor: a managed account offering tailored portfolio strategies[1] • Private Asset Management: expanded investment management services[2] • Personal Trust Services: tax, trust, investment services[3]	Each service has a different minimum account balance, from $50,000 to $1,000,000.	Each service is available for a fee.	Call 800-732-8353 to schedule an appointment with a TIAA consultant. Request to have a TIAA consultant contact you: **TIAA.org/public/secure/advice** For more information on these services, visit: **TIAA.org/public/products-services/managed_accounts**

[1] Portfolio Advisor is a managed account program that offers various portfolio strategies designed to address client risk tolerance, investment objectives and goals, and investment preferences. It offers a high level of service, with the advantages of a custom-built portfolio strategy and professional money managers that exercise rigorous due diligence to help ensure that the portfolio stays aligned with their investment goals. This program is designed primarily for taxable and individual retirement accounts outside of your Harvard Retirement Plan accounts. There is a fee for this product and a qualifying minimum account balance.

[2] Private Asset Management features expanded investment management services, including a dedicated portfolio manager with a wealth team to develop personalized investment solutions, including a selection of specific individual securities customized to address unique circumstances and needs. Typically for a taxable account or individual retirement account outside of your Harvard Retirement Plan accounts. There is a fee for this service and a qualifying minimum account balance.

[3] Personal Trust Services include tax, trust, investment and other services to individuals, families and nonprofit organizations. Our services to families and individuals include Revocable Living Trusts, Irrevocable Trusts, Testamentary Trusts, Family, Bypass and Credit Shelter Trusts, Charitable Trusts and Family Foundations. There is a fee for this service and a qualifying minimum account balance.

Please see reverse side for more important information.

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