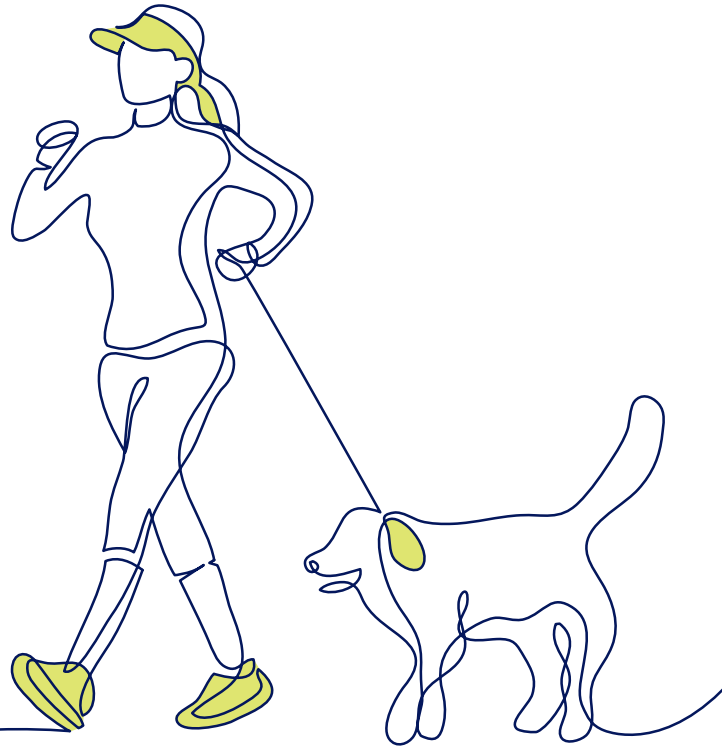


KEEP MOVING FORWARD

Take control of your financial life.

You're never alone on your path to the future with TIAA. Take advantage of the many ways to get the help you need and build toward a more secure financial life.



YOUR FUTURE WON'T WAIT

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TIAA.org/futurenow

Get help

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Get online financial advice

TIAA.org/retirementadvisor

Reach us by phone

888-210-3992 weekdays, 8 a.m. to 10 p.m. (ET)

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On the web

TIAA.org/login

With the TIAA app

App Store or Google Play

Learn the basics

Debt

Learn how to get debt under control.

TIAA.org/managedebt

Spending

Create a plan to keep spending in check.

TIAA.org/budget or log in to try 360 Financial View

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Learn how the "rule of 72" may help you.

TIAA.org/72

Investing

Consider these 5 key principles for long-term investing.

TIAA.org/keys2investing

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Guarantee part of your savings for income that keeps going when you stop working.*

TIAA.org/Traditional

Market volatility

Learn how to navigate the ups and downs.

TIAA.org/commentary



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Set up a meeting, plan with confidence

Schedule time with a financial consultant

Making decisions about your money can feel difficult, especially when it comes to retirement. But you don't have to go it alone—especially since access to our financial consultants is included as part of the Mount Sinai Health System retirement plan. Set up time with a financial consultant and they can help you determine whether you're:



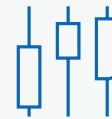
Saving enough

As your retirement provider, we're here to help you have the retirement you deserve.



Invested appropriately

From growth to preservation and more, we can help keep your goals and investments aligned.



On track

As life changes, your goals can too. We'll help you re-evaluate and make updates as needed.

Why wonder about how you're saving when you get advice and guidance at no extra cost instead?*

Schedule time with a financial consultant today

Visit TIAA.org/schedulenow to register to log in.

- Confirm your employer and state of residence
- Choose to meet virtually or in-person and confirm a date and time; or

Call **800-732-8353** weekdays from 8 a.m. to 8 p.m. (ET).

See consultants

Documents to bring to your meeting

Be sure to have these financial statements on hand:

- Investment
- Retirement
- Savings

Financial consultants supporting your institution



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*Based on independent third-party advice methodology.

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