

Market volatility is disrupting money market account balances. Get access to advice.



The economy is negatively impacting money market accounts. What's your next step?



### TIAA CREF MMA - Direct Mail -Segment 1 — Advice Express + TIAA Traditional

# Take positive steps to avoid negative returns on your CREF Money Market Account

You could soon see a negative balance in your account if today's interest rates don't rise enough to sufficiently cover your fund's expenses. TIAA can help you protect what you've saved with access to Advice Express.

#### Don't wait to manage your options

By factoring in your age, existing assets and personal risk tolerance, you can get personalized advice on how to invest your retirement funds. All it takes is 5 minutes. And, it's a benefit included in your existing plan at no additional cost to you.

#### Market-proof your retirement

With today's market, it may be a good time to consider TIAA Traditional,\* an investment that is guaranteed to grow every day, regardless of market conditions.¹ Learn more at TIAA.org/considertraditional.







Guaranteed growth<sup>1</sup>

Guaranteed income for life<sup>2</sup>

Exclusive benefits<sup>3</sup>



Get personalized advice in just 5 minutes. Go to TIAA.org/adviceexpress.

Have questions? Read frequently asked questions at TIAA.org/FAQ.

<sup>3</sup>TIAA may share profits with TIAA Traditional Annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. Additional amounts are on TIAA Traditional Annuity contracts available within an employer-sponsored plan. Additional amounts may be increased the longer accumulation occurs before annuitization. These additional amounts are not guaranteed other than for the period for which they were declared.

Annuity contracts may contain terms for keeping them in force. We can provide you with costs and complete details.

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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 www.TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

The advice supplied by Advice Express is provided by an independent financial expert, Morningstar Investment Management, LLC (Morningstar). Morningstar provides the risk tolerance and portfolio recommendations (asset allocation and fund selections) using its investment methodology, which is based on statistical projections of the likelihood that you will achieve your stated monthly retirement income goal.

IMPORTANT: The recommendations or other information generated by the Morningstar software program used by this tool regarding the likelihood of achieving your stated monthly retirement income goal are hypothetical, do not reflect actual results and are not a guarantee of future results.

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<sup>&</sup>lt;sup>2</sup>"Pension-like" refers to lifetime income made available by guaranteed-interest annuity contracts, not income provided by a defined benefit pension plan. Annuity contracts may be funding options in defined contribution pension plans, but are not themselves pension plans. Annuity contract guarantees are subject to the financial strength of the issuing insurer. Defined benefit pension plans are subject to the financial strength of the employer's pension plan.

TIAA CREF MMA - Direct Mail -Segment 2 — Advice Express + NO TIAA Traditional

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#### Don't wait to manage your options

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#### Have more questions?

Get answers to some commonly asked questions about what's occurring in the market, so you can best navigate your choices. Read FAQs at TIAA.org/moneymarketFAQ.



Get personalized advice in just 5 minutes. Go to TIAA.org/tryadviceexpress.

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Market volatility is disrupting money market account balances. Get access to investment options.



The economy is negatively impacting money market accounts. What's your next step?



### TIAA CREF MMA - Direct Mail -Segment 3 — NO Advice Express + TIAA Traditional

### Take positive steps to avoid negative returns on your CREF Money Market Account

You could soon see a negative balance in your account if today's interest rates don't rise enough to sufficiently cover your fund's expenses. TIAA can help you protect what you've saved with access to options that may be right for you.

#### Don't wait to manage your options

By factoring in your age, existing assets and personal risk tolerance, you can get personalized advice on how to invest your retirement funds from Retirement Advisor. It takes just 15 minutes at no additional cost to you.

#### **Market-proof your retirement**

With today's market, it may be a good time to consider TIAA Traditional,\* an investment that is guaranteed to grow every day, regardless of market conditions.¹ Learn more at TIAA.org/growwithtraditional.







Guaranteed growth<sup>1</sup>

Guaranteed income for life<sup>2</sup>

Exclusive benefits<sup>3</sup>



Have questions? Read frequently asked questions at TIAA.org/FAQmoneymarket.

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TIAA CREF MMA - Direct Mail -Segment 4 — NO Advice Express + NO TIAA Traditional

# Take positive steps to avoid negative returns on your CREF Money Market Account

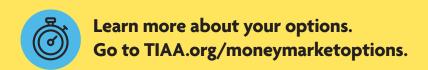
You could soon see a negative balance in your account if today's interest rates don't rise enough to sufficiently cover your fund's expenses. TIAA can help you protect what you've saved with access to options that may be right for you.

#### Don't wait to manage your options

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#### Have more questions?

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### TIAA CREF MMA - Direct Mail -Segment 5 — IRA + NO Advice Express + YES TIAA Traditional

## Take positive steps to avoid negative returns on your CREF Money Market Account

You could soon see a negative balance in your IRA account if today's interest rates don't rise enough to sufficiently cover your fund's expenses. TIAA can help you protect what you've saved with access to options that may be right for you.

#### Don't wait to manage your options

By factoring in your age, existing assets and personal risk tolerance, you can get personalized advice on how to invest your retirement funds from Retirement Advisor. It takes just 15 minutes at no additional cost to you.

#### **Market-proof your retirement**

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Guaranteed growth<sup>1</sup>

Guaranteed income for life<sup>2</sup>

Exclusive benefits<sup>3</sup>



Have questions? Read frequently asked questions at TIAA.org/answersFAQ.

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