



730 Third Avenue
New York, NY 10017

INDICIA
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MINIMUM

TIAA CREF MMA - Direct Mail -
Segment 1 and 2

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?



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](https://www.tiaa.org/considertraditional).



Guaranteed growth¹



Guaranteed income for life²



Exclusive benefits³



Get personalized advice in just 5 minutes.
Go to [TIAA.org/adviceexpress](https://www.tiaa.org/adviceexpress).

Have questions? Read frequently asked questions at [TIAA.org/FAQ](https://www.tiaa.org/FAQ).

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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.

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