



* Prior to rolling over, consider your other options. You may also be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal option, required minimum distributions, other plan features and tax treatment. Speak with a TIAA consultant and your tax advisor regarding your situation. Learn more at [TIAA.org/reviewyouroptions](https://www.tiaa.org/reviewyouroptions).

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It's time for your retirement checkup



**You can work with
your TIAA advisor
to check off these
important action items**



Your healthy retirement planning can start here



Call TIAA at 844-567-9088 to request an appointment, where you can:

- Revisit your income plan**
Review it now to help ensure you don't outlive your savings.
- Determine when to take Social Security**
Understand when it's the best time to receive benefits.
- Verify your retirement plan distribution options**
One of the most important decisions you make is knowing how and when to put your hard-earned retirement savings to work.
- Understand what you're paying in fees**
They can really add up over time, so make it a priority to know how much you pay.
- Be ready for healthcare needs**
Plan ahead to ensure your retirement won't be derailed by medical costs.
- Determine if consolidating accounts is right for you**
Reducing the number of accounts can make it easier to manage overlaps in your portfolio.*
- Prepare for the unexpected**
Have a plan for sudden shifts in your life.
- Update estate documents to preserve your legacy**
Make sure your will, healthcare proxy, beneficiaries, trusts and charitable giving reflect your current wishes.
- Plan for tax-efficient distributions**
Be certain that your plan withdrawal strategy is in your best interest.
- Seek professional advice**
Your TIAA advisor can partner with you to update your plan or offer a second opinion—no matter where your money sits.