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.

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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.