



A TIAA Financial Essentials Webinar

Market proof your retirement

Throughout your career, you probably heard repeatedly how important saving for retirement is. However, as the day approaches, there are additional questions you'll have to ask yourself. Am I overexposed to market losses? Will I outlive my money? Am I confident that I can retire on my terms?

In retirement—and the years leading up to it—protecting your savings becomes just as important as growing it. Join us to learn how to create your own personal pension* with TIAA Traditional, offered by Teachers Insurance and Annuity Association of America (TIAA).

Register today for our Wednesday, May 8th live webinar, 12 p.m. to 1 p.m. (ET)

Miguel Shefferson is a Director with TIAA's Institutional Financial Services and is passionate about educating clients on TIAA solutions that promote financial well-being with a specific focus on retirement readiness.

He brings over 20 years of industry experience, including prior roles with TIAA's Nuveen Global Asset Management group and Individual Advisory Services business, where he partners daily with TIAA's Individual Advisory and Institutional Financial Services teams promoting awareness of TIAA's unique capabilities.

Based out of TIAA's Charlotte, North Carolina office, Miguel is a graduate of North Carolina A&T State University, where he obtained his B.S. in Accounting, and a graduate of the McColl School of Business at Queens University Financial Planner Certification Program. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) and Retirement Management AdvisorSM (RMASM) certificate.

Sign up today!

- It's quick.
- It's easy.
- It matters.

[Schedule online](#)

And it's at no additional cost to you!



* When using TIAA Traditional outside of a qualified plan you should max out contributions to qualified plans first (403b, 401k, IRA).

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

This webinar is being provided for informational and educational purposes only and should not be construed as specific advice.

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.

Annuity contracts contain exclusions, limitations, reductions of benefits and may contain terms for keeping them in force. Your financial consultant can provide you with costs and complete details.

TIAA Traditional is a fixed annuity product issued through these contracts by Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY 10017: Form series 1000.24; G-1000.4 or G-1000.5/G1000.6 or G1000.7; 1200.8; G1250.1; IGRS-01-84-ACC and IGRS-02-ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRSP-01-84-ACC and IGRSP-02-ACC; IGRSP-CERT2-84-ACC and IGRSP-CERT3-ACC; 6008.8 and 6008.9-ACC; 1000.24-ATRA; 1280.2, 1280.4, or 1280.3 or 1280.5, or G1350. Not all contracts are available in all states or currently issued.

TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.

All guarantees are backed by the claims-paying ability of Teachers Insurance and Annuity Association of America.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017