



DEDICATED HEALTHCARE SOLUTIONS

Caring for retirement
planning at every level

44

Without question, the gold standard for us through the years has been **TIAA** for a number of reasons.

And I guess if there's one element to my relationship with TIAA that I would stress,

it's **trust**.

DR. ARTHUR KLEIN

President, Mount Sinai Health Network



Balancing the variety of needs

With less time to devote to benefits programs, healthcare organizations are facing a pivotal moment—how to deliver a competitive retirement program to recruit, retain and retire top talent while also managing costs. At TIAA, you can do all of this with a fully outsourced plan that emphasizes financial wellness and income-focused plan design.

Comprehensive retirement planning, 100+ yrs. of healthcare expertise

As one of the oldest and largest retirement plan providers, we manage over \$1T in assets spanning across 403(b), 401(k), 457(b & f) and 401(a) plans.¹ Partnering with you, we can offer:



Dedicated healthcare team. Simply put, there's a reason why the average TIAA healthcare participant is on track to replace 88% of their income in retirement.



Investment options tailored to your organization's needs. Includes open architecture mutual fund universe, and custom default alternatives—a good fit for busy clinicians.



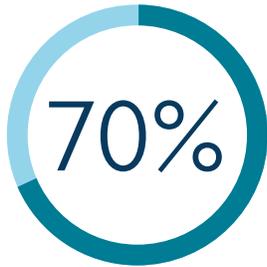
Advice & Education for all.^{2,3} A TIAA hallmark, there's no cost or asset minimum. Specially trained associates available for physicians and nurses.



Healthcare-specific research. Driven by the TIAA Institute and other think-tanks, our data can guide decisions around plan design, financial wellness and ultimately, recruiting and retention. Catch a glimpse at [TIAA.org/healthcareinsightsvideo](https://www.tiaa.org/healthcareinsightsvideo).

The Rx for employees' finances

While Americans have been grappling with financial wellness for some time, the last few years have elevated those struggles.



NEED EMPLOYER'S HELP
TO BE HEALTHY AND
FINANCIALLY SECURE⁴



SAY EMPLOYERS HAVE A
DUTY TO ENSURE THEIR
FINANCIAL SECURITY⁴



SPEND 5 OR MORE
HOURS/WEEK DEALING
WITH PERSONAL FINANCES⁵

Stats like these are why we created a financial wellness program that's at no cost to you. Geared for a deskless 24/7 workforce and available to all employees regardless of age, salary or education, it includes targeted messaging for nurses, physicians and other healthcare employees, financial tools, webinars and more, plus an onboarding toolkit for you. Key components include:

EMPLOYER-BASED FINANCIAL WELLNESS ASSESSMENT

DEBT MANAGEMENT COACHING

FINANCIAL EDUCATION CURRICULUM

STUDENT DEBT SOLUTION



Student debt spotlight

Introduce your workforce to a resource that's provided relief to nurses, physicians and other healthcare workers, helping them:⁶

Reduce loan payments

\$1,728

saved per year on average

Receive loan forgiveness

\$51,032

saved in total on average

* Student debt solution comes at no cost to the employer.
TIAA service is powered by Savi.

Lighten your load

These days, there's more to do with less resources. But you don't have to go it alone. Instead, outsource plan administration to our healthcare team. They can customize a compliant plan that meets your specific goals.



Fully bundled, automated plan administration



Plan testing, reporting and fiduciary services to maintain compliance



Robust reporting tools measuring participant retirement readiness and income gaps



Peer benchmarking to best practices and making recommendations

Track record of success

Consider how we've helped a large U.S. health network, a leading teaching hospital and a regional hospital.⁷

139%

INCREASE IN PLAN PARTICIPATION¹⁰

30%

DECREASE IN PLAN COSTS⁹

93%

PLAN PARTICIPATION WITHIN 60 DAYS OF LAUNCH⁸

Contact TIAA for more information

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1. Based on assets under management across Nuveen Investments affiliates and TIAA investment management teams as of 12/31/2020.
2. Advice is obtained using an advice methodology from an independent third-party.
3. Individual Advisory Services may not be available to all participants.
4. Source: 2020 EBRI/Greenwald Research Workplace Wellness Survey.
5. Source: 2021 TIAA Healthcare Financial Wellness Survey.
6. Between January 1, 2019 and December 31, 2021, based on Savi's internal measurements, Savi users saw average projected savings of \$1,728 a year and an average projected forgiveness of \$51,032.
7. Results experienced may not be typical of all plans. Individual results and investment value will vary.
8. Time period was 1/1/2019-12/31/2019.
9. Time period was 12/31/2015-12/31/2019.
10. Time period was 1/1/2018-9/30/2019.

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You should consider the investment objectives, risks, charges and expenses carefully before investing. Call 877-518-9161 for product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA and its employees do not offer tax or legal advice, or create and prepare legal documents associated with estate plans. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

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