

# TIAA IRAs can help your clients move closer to their retirement goals

Whether your clients or their family members are interested in consolidating their assets or would like to invest more for retirement, the TIAA IRA is an easy-to-manage account from one of the world's most ethical organizations.<sup>1</sup>



## Features

### Low or no cost

- No account opening or maintenance fees<sup>2</sup>
- No investment minimums<sup>2</sup>
- No rollover or account closing fees<sup>2</sup>
- No surrender penalty or restrictions on withdrawals

### Broad investment choices, including guaranteed growth and lifetime income options

- Access the core TIAA retirement platform including low-fee, fully liquid TIAA and CREF Annuities.<sup>3</sup>
  - Guaranteed lifetime income<sup>4</sup>—Generate income your clients can't outlive through TIAA Traditional\*
  - Retirement savings grow every day in or with TIAA Traditional—thanks to a guaranteed minimum interest rate—even if markets perform poorly<sup>4</sup>
  - Every year, clients can earn extra interest beyond the guaranteed amount based on factors like current interest rates and our unique way of sharing the profits<sup>5</sup>
  - Variable lifetime income through the TIAA Real Estate Account and CREF annuities to potentially grow<sup>6</sup> your clients' income over time and provide inflation protection
- Choose from more than 80 mutual funds, including award-winning Nuveen and TIAA-CREF funds.<sup>7</sup>

### Flexible distribution options

- Lifetime income for your client or your client and their annuity partner<sup>4</sup>
- Free post-retirement transfers—manage your clients' lifetime income after annuitization through transfers that allow you to change their underlying investment options at no additional cost
- Lump-sum and recurring withdrawals
- Recurring required minimum distributions (RMDs)

### Access to an advisor platform to easily manage your clients' TIAA assets

- Ability to deduct your investment advisory fee directly from a TIAA IRA
- Bulk trading functionality
- Data feeds
- E-document facility
- Retirement Income Illustration tool

For more information,  
contact TIAA Advisor Services at  
**888-842-0318.**



\*TIAA Traditional is a fixed annuity issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY.

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1. 2015–2022. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework, which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%) and provided to all companies that participate in the process. The full list of the 2022 World's Most Ethical Companies can be found at [worldsmoethicalcompanies.com/honorees](http://worldsmoethicalcompanies.com/honorees).
2. No annual fees applies to a TIAA IRA. Other fees, expenses and account minimums may apply.
3. Based on Morningstar Direct (as of March 31, 2022) expense comparisons by category, excluding Money Market products. Actual percentage is 89.6%. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge. Excludes the class W shares, which are not available for purchase by retail investors. While our annuities are fully liquid, withdrawals are subject to income tax, and a 10% penalty tax may apply if you are under age 59½.
4. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.
5. TIAA may share profits with Traditional Retirement Annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. Additional amounts are on TIAA Traditional Annuity contracts available within an employer-sponsored plan. Additional amounts may be increased the longer accumulation occurs before annuitization. These additional amounts are discretionary and are not guaranteed.
6. Although variable annuity payments can rise or fall, the accounts are designed to track market performance so future income has the potential to grow and keep pace with inflation and rising costs. Of course, it is possible to lose money when investing in securities.
7. The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. Lipper Leaders fund ratings do not constitute and are not intended to constitute investment advice or an offer to sell or the solicitation of an offer to buy any security of any entity in any jurisdiction. For more information, see [lipperfundawards.com](http://lipperfundawards.com). Lipper Fund Awards from Refinitiv, ©2021 Refinitiv. All rights reserved. Used under license. The award pertains only to the TIAA-CREF mutual funds in the mixed-asset category. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. Past performance does not guarantee future results. For current performance, rankings and prospectuses, please visit the Research and Performance section on [TIAA.org](http://TIAA.org). The investment advisory services, strategies and expertise of TIAA Investments, a division of Nuveen, are provided by Teachers Advisors, LLC and TIAA-CREF Investment Management, LLC. TIAA-CREF Individual & Institutional Services, LLC, and Nuveen Securities, LLC, Members FINRA, distribute securities products.

**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 including but not limited to: 1000.24; G-1000.4; IGRS-01-84-ACC; IGRSP-01-84-ACC; 6008.8. Not all contracts are available in all states or currently issue.**

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**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/prospectuses](http://TIAA.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

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