No matter where you are in life—just getting started or planning for retirement—a session with Chuck Freeman & Douglas Johnson can help you create a plan for your goals. And, it’s at no additional cost as a part of your retirement plan. You’ll get answers to these questions and more:

- Am I invested in the right mix of investments to help meet my goals?
- Am I saving enough to create the retirement income I need?
- How do I take income from my retirement account once I stop working?

TIAA will be available these dates and times for one-on-one sessions.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Tuesday, September 20, 2022</td>
<td>7:00 am - 3:30 pm</td>
<td>Phone/Virtual Counseling - Preferred phone # and email needed</td>
</tr>
<tr>
<td>Wednesday, September 21, 2022</td>
<td>7:00 am - 3:30 pm</td>
<td>Phone/Virtual Counseling - Preferred phone # and email needed</td>
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<tr>
<td>Wednesday, September 28, 2022</td>
<td>9:00 am - 5:00 pm</td>
<td>Phone/Virtual Counseling - Preferred phone # and email needed</td>
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RSVP today, as space is limited. Register for sessions at www.TIAA.org/schedulenow or by calling 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET). We look forward to working with you.

*Using an advice methodology from Morningstar Investment Management, LLC.

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