Asset Location: A practical guide for income and estate planning

We often think about our investments in terms of how much we should invest in stocks or bonds or other investments so that we can achieve the greatest return according to our own risk tolerance, goals and time frame. Equally as important is where those assets are located to maximize the benefits of different account types—usually to minimize taxes. Learn about how the location of your assets may impact your retirement income and your beneficiaries.

Tuesday, September 15 at 12 p.m. (ET)

The 411 on 529 college savings plans

You can learn how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or other loved one.

Tuesday, September 15 at 3 p.m. (ET)

Elections have consequences: The 2020 Presidential election and the economy

The result of the 2020 presidential election will have implications for the country's economy and financial markets for years to come. Join us for a special session during which Larry Chadwick and Chris Spence, two of TIAA’s leaders in Government Relations, will offer insight into the potential impact of the election’s outcome.

Wednesday, September 16 at 12 p.m. (ET)

Tomorrow in focus: Saving for your ideal retirement

Find out how retirement savings, planning and the real benefit of time are essential features of retirement investments.

Wednesday, September 16 at 3 p.m. (ET)
How to turn your retirement savings into a 'paycheck' for life

You diversify your investment portfolio before retirement to help offset risk. A similar strategy can help see you through retirement. Learn how creating a diversified income plan — one that uses a combination of income sources and includes annuity income that’s guaranteed for life — can help reduce the risks you may face in retirement and ensure you have income that never runs out.

**Thursday, September 17 at 12 p.m. (ET)**

She's got it: A woman's guide to saving and investing

You can discover saving and investing strategies developed especially for women and how you can put them into action.

**Thursday, September 17 at 3 p.m. (ET)**

---

TIAA group of companies does not give tax or legal advice. These webinars provide general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log in to TIAA.org for underlying 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 deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each of the foregoing is solely responsible for its own financial condition and contractual obligations.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017 1308922