## 

## Live with confidence in retirement:

5 steps to creating your retirement income plan

## Featured Speaker

Joy Doss

Senior Financial Consultant, TIAA

If you want to learn how to have a more secure retirement, this webinar is for you.

Wednesday, August 9 Noon to 1 p.m. (ET) 11 a.m. to noon (CT) 10 to 11 a.m. (MT) 9 to 10 a.m. (PT)

**REGISTER NOW** 



If you're thinking about making the transition to retirement, this webinar is essential for understanding how to create an income plan that helps you maximize your savings.

In five steps you'll learn how different sources of income work, how to build your strategy for lifetime income and what to consider when planning withdrawals from your retirement assets.

We'll help you prepare by discussing how to:

- Estimate your expenses
- Understand your income sources
- Build your strategy for lifetime income
- Withdraw your retirement assets
- Review and adjust your plan when needed

Visit **<u>TIAA.org/webinars</u>** to register. There's no additional cost to attend!



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.

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.

The 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.

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 is solely responsible for its own financial condition and contractual obligations.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017