



# Now you can get real world financial education...in real time

## Spending within your means

### **Inside Money: Managing income and debt**

Discover how to help make your money work harder by using your cash flow more effectively, developing good saving habits and better managing debt.

### **Gaining Insight: Navigating debt consolidation and understanding the mortgage process**

You can understand how to manage and consolidate debt, and get a primer that can help make the mortgage process easier to navigate.

### **Start to Finish: The early career woman's guide to financial wisdom**

When women are starting their careers, there's a lot to consider—career goals, job satisfaction, achieving a work/life balance. But it's important to also consider retirement. Discover how establishing a plan now can help establish your financial future.

## Saving for life's milestones

### **The Starting Line: Beginning to save for retirement**

You can learn how to evaluate and manage debt, find additional ways to save, create a budget and begin to plan for retirement.

### **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.

### **Charting Your Course: A financial guide for women**

Women can face unique financial challenges. You can discover tailored approaches to saving for retirement and tips to make your money work hard.

## Planning for today and tomorrow

### **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.

### **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.

### **Halfway There: A retirement checkpoint**

You can give yourself a mid-career financial checkup to evaluate your current savings, formulate a plan to help pursue your savings goals and manage competing financial priorities.

### **Equally Prepared: Financial planning for the LGBT community**

You can learn about the specific challenges faced by the LGBT community—both financial and legislative, even with the U.S. Supreme Court's marriage equality ruling—and potential solutions to address them.

### **Postcards from the Future: A woman's guide to saving and investing**

Fewer years in the workforce. Longer life spans. Women saving for retirement face unique challenges. You can learn what it takes to overcome these challenges and help make your retirement dreams come true on schedule.

### **Demystifying life insurance**

Life insurance can play a critical role in your financial plan. You can learn how much you may need, what types exist, how much you can afford and much more.

### **Dismantling myths about annuities**

Annuities are commonly misunderstood financial products in the marketplace. You can learn about their unique characteristics so you can determine if they should be part of your overall financial plan.

## Investing in your future

### All about IRAs

You can learn the facts on IRAs, how an IRA may help you meet your retirement savings goals and which one may be right for you.

### Money at Work 1: Foundations of investing

Discover how you can manage risk versus reward as well as understand the role of investing and managing risks, ways to help accelerate savings and tools that can help sustain a portfolio.

### Retirement Plans: Know the rules

Your retirement assets will play a significant role in creating your retirement income, however, there are many rules surrounding your use of these assets. When can I start taking distributions? When must I start taking distributions? What happens when I leave them to my loved ones? Join us to get the answers to all of these questions and more.

### 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.

### How smart investors ride out market volatility

What's the best way to handle market ups and downs? TIAA offers best practices and actionable steps to help you pursue financial security.

### Help protect you, your family and your money

Learn from TIAA's Chief Information Security Officer about measures you can take to help prevent identity theft by securing your personal information on websites, social media and mobile apps, and how to conduct online financial transactions safely.

### Responsible Investment (RI)

Responsible Investment is an approach to investing that aims to incorporate environmental, social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable, long-term returns. Learn how the RI industry has evolved over the years, current trends driving its growth and ways for you to consider incorporating RI practices into your investments strategies.

### Quarterly economic and market update

A review of economic and market developments that may impact your retirement savings strategy, including the pace of economic recovery, strategies to manage through the Fed's rate hike cycle, current events and the impact the global economy will have on the U.S. economy and financial markets.

## Living in retirement

### Healthy Numbers: Integrating healthcare into your retirement plan

You can learn and plan for the cost of healthcare in retirement, including supplemental insurance, and the real benefits and costs of Medicare.

### Social Security basics

Social Security will likely play a significant role in building your retirement income. Learn the basics about Social Security including eligibility, how to apply, how your benefit is calculated and strategies for claiming benefits

### Social Security strategies for married couples

Married couples can take advantage of some strategies that may help to increase lifetime Social Security benefits. You can learn the basics about spousal benefits, understand the many variables involved in claiming strategies and how married couples can boost their benefits by coordinating the timing of their claims.

### Making gifts to loved ones and charities

You can help to maximize the value of your life's work and help to take care of your survivors and philanthropic causes with a little planning. This webinar will review basic strategies for gifting to individuals and charities during your lifetime, as well as legacy planning.

### Paying Yourself: Income options in retirement

You can learn the rules that govern retirement assets and find out when to consider using different income sources.

### Estate planning basics

Ensuring that our assets will pass to loved ones and causes that are near and dear is important to most of us. Discover the basic estate planning components and strategies to ensure that your wishes are met.

### Top 5 estate planning mistakes

Estate planning done correctly serves as an essential part of an individual's overall financial plan. This webinar will discuss the most common errors people make in estate planning and how to help steer clear of them to help provide greater peace of mind both now and down the road.

### Estate Planning: Taxing matters

Discover the impact—if any—of estate, gift, generation skipping transfer (GST) and income taxes in your planning, and learn some common strategies to help leave more for your heirs.

### Planning for diminished capacity and illness

Aging can change many things in a person's life, including the ability to manage one's own money. You can learn about the important documents you should consider putting in place, as well as the various options, including funding for long-term care.



### Reserve your place at these live financial webinars

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