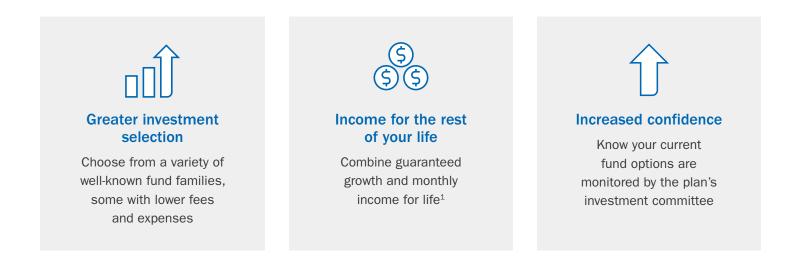




RETIREMENT PLANNING

Go all in for your future More choice for more of your retirement savings

Your new account with TIAA offers you more opportunities to tailor a portfolio for your unique goals. These benefits are available not only for what you save in your current TIAA account, but also for savings in prior accounts in the Kent State University retirement plans. Consolidating your savings makes it easier to see your progress and update investments as your needs change.



Help at every step, at no additional cost

You can get retirement advice from TIAA with no minimum investment. To start, we'll help you answer some key questions:

Am I on track to reach my goals?



What combination of investments is right for me?



How do I meet income needs in retirement?

Give your future your all

Visit **TIAA.org/schedulenow** to schedule an advice session, or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

Prefer to do the planning on your own? Visit **TIAA.org/retirementadvisor**.







¹ Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Before consolidating assets, be sure to carefully consider the benefits of both the existing and new product. There will likely be differences in features, costs, surrender charges, services, company strength and other important aspects. There may also be tax consequences or other penalties associated with the transfer of assets. Indirect transfers may be subject to taxation and penalties. Speak with a TIAA consultant and your tax advisor regarding your situation.

Advice is obtained using an advice methodology from an independent third-party.

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Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details.

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