



Your 2015 Retirement Account Checklist

To help you better prepare for 2015, TIAA-CREF is providing you a checklist of key financial steps you may want to consider for the new year.

Questions?

Log into your account at tiaa-cref.org or call **800 842-2252**, Monday to Friday, 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. (ET).

| ✓ | Complete this ... | Which is important because ... | Date done |
|---|---|---|-----------|
| | Review your overall financial picture | Your investment mix can be adjusted to correspond to changes in your life or your financial outlook. | |
| | Increase your contributions | Give your retirement investments more potential to help you pursue your retirement objectives. The 2015 limit is \$18,000. | |
| | Update your beneficiary information | Out-of-date beneficiary information could cause your assets to pass on in ways you don't intend. | |
| | Diversify your portfolio | If your entire portfolio is invested in one asset class, you could be putting your money at too much risk—or missing out on potential growth. (Diversification can eliminate the risk of investment losses or guarantee that an investor's goal will be met.) | |
| | Rebalance your assets | Make sure your portfolio still reflects your original asset allocation. Over time, market fluctuations can throw your asset allocation out of balance. (Rebalancing does not protect against losses or guarantee that an investor's goal will be met.) | |
| | Catch-up with additional contributions if you are age 50 or older | IRS rules allow you to contribute even more to your retirement plan. The pretax limit in 2015 is \$6,000. | |
| | Meet with a TIAA-CREF Financial Consultant | Get professional guidance on your investment strategy and to see if your portfolio is in line with your long-term goals. | |
| | Use the investment advice and planning tools TIAA-CREF provides | Boost your financial know-how with easy-to-use tools calculators at tiaa-cref.org/tools . | |
| | Manage your account quickly and easily online at tiaa-cref.org | You can manage virtually every aspect of your retirement plan account—including the ones on this list—by logging in at tiaa-cref.org . | |

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You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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