



Get the financial guidance and resources you deserve.

A new Virtual Environment has been created just for University System of Maryland employees.

At the University System of Maryland, we understand that financial and investment concepts can be challenging. To help you, we've created the **Virtual Environment** — a fun and engaging way to help you discover essential information about topics that matter most to your financial well-being. And, it's accessible wherever and whenever you want.

In the Virtual Environment you can:

- Attend live webinars on a wide range of topics geared for different retirement savings journeys
- Access articles and presentations on personal finance and long-term investing tailored to wherever you are in your life and career
- Enhance your financial knowledge with special interactive learning seminars conducted by TIAA-CREF financial professionals

The Virtual Environment was designed especially for employees like you, and is available 24/7. Best of all, the Virtual Environment will evolve each quarter and you can expect new topics that may be relevant to your financial needs. Some topics you can explore now are:

- **Pre-retirement Planning** — steps to take to get your finances ready for the next chapter of your life; generally ideal for those within five to seven years of retirement
- **Early Career Center** — how you can keep a handle on your finances as you are starting out your career, while still preparing for the future; generally ideal for Generation Y and the Millennial Generation
- **“What’s Your Financial IQ?” Challenge** — test your financial know-how and get a greater understanding of basic financial concepts and strategies

We've got your space reserved!

Enter the Virtual Environment and see how you can better handle your money where it counts ... in the real world.

With these easy steps, you can explore the Virtual Environment:

1. Type <http://vshow.on24.com/vshow/UnivSysofMD> into your web browser and register to enter the Virtual Environment. Complete all required fields to log in.
2. Select a location from the **Locations** tab on the left.
3. Click **Exhibit Hall** to visit "booths" highlighting certain topics.
4. Click **Auditorium** to sign up for live webinars and to view OnDemand webinars.
5. Click **Resource Center** to browse articles, brochures, flyers and webinars on financial topics.

What webinar topics will be available in the Virtual Environment?

Here are the topics, dates, and times of the webinars that will be offered as part of the initial rollout of the Virtual Environment. (Other topics will be available at a later date and communicated to you.) All times are Eastern.

- Tomorrow in Focus: Saving for Your Ideal Retirement
 - June 17 at 3 p.m.
 - June 25 at 12 p.m.
- Inside Money: Managing Income and Debt
 - June 18 at 12 p.m.
 - June 24 at 3 p.m.
- Paying Yourself: Income Options in Retirement
 - June 19 at 12 p.m.
 - June 25 at 3 p.m.

To register for any of these webinars, simply log in to the Virtual Environment at <http://vshow.on24.com/vshow/UnivSysofMD/#auditorium> and select the topic(s) you are interested in.

Need additional help?

You can schedule a one-on-one retirement plan advice session with a TIAA-CREF Consultant at no additional cost. A consultant can help you determine if you are saving enough to meet your goals and help you select the appropriate investments for your portfolio based on the plan's investment options. Call **800 842-2252** to schedule an appointment or go to www.tiaa-cref.org/schedulenow.



Financial Services



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

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TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org for details.

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