



# 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.

### Understanding Health Savings Accounts (HSAs)

You may know about the tax advantages of contributing to a Health Savings Account (HSA), but did you know that HSAs are also a way to save for health care in retirement? This webinar will help you understand unique aspects of HSAs including how they help account owners to pay for current health care expenses and save for those in the future.

## 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.

### Tax planning

After filing annual income tax returns, many of us want to think about income tax planning strategies for the future. We also want to know if estate, gift or generation skipping transfer (GST) taxes will impact our planning. Learn some common strategies to help leave more for you and for your heirs.

### 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.

### Attention to Detail: Financial finishing touches for women

Am I ready to retire? How do I know if I have enough? How do I plan my income? What should I look out for as I plan and even after I am retired? Financial success can often complicate your life and we are going to try to help you answer those questions and more.

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### 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.

#### Money at Work 2: Sharpening investment skills

Feel more secure in your savings strategy by verifying you're on the right track. And if you're off track, know what adjustments you need to make. Learn how to plan your investments and hold on to as much of your nest egg as possible.

#### Planning with retirement assets

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.

#### Lifetime Income: Learn key planning strategies to secure your retirement

You've worked hard to save for retirement. TIAA can help you understand how to create a plan that protects you against key retirement risks as well as helps build a diversified retirement income plan.

#### 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.

#### Cybersecurity

Are you concerned about identity theft and your family's security online? TIAA's Information Security team will discuss how you can protect yourself and your family from cybercriminal social engineering.

#### Investing in real assets

Interested in alternative investments? This seminar will help investors understand TIAA's innovative approach to real assets, including agricultural, energy, timber and infrastructure, and how it can help diversify an investment portfolio.

#### Responsible Investment (RI)

Make an impact with a social choice. Did you know that responsible investing enables investors to align their social and environmental principals with their financial goals? Learn the factors that make an investment socially responsible, the history of RI and ways for individuals to incorporate RI into their investment strategy.

#### Quarterly economic and market update

Take a closer look at our views on the financial markets, including key market drivers, U.S. economy, policy and politics, and investing in public markets. This seminar will also cover the challenges that investors face and how to navigate them.

#### Strategies for staying on track

No matter how much or how little money you can save for retirement, it's important that you start now and stay invested for your future. You can learn how taking smart financial steps today may help lead you to a solid financial future after you've stopped working.

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### 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.

#### Introduction to Social Security

More than 63 million are collecting Social Security benefits but not all understand how benefits are calculated, how to apply or basic strategies for claiming benefits. Learn the basics about Social Security including eligibility, how to apply, how your benefit is calculated and strategies for claiming benefits.

#### Introduction to trusts

Living trusts. Revocable trusts. Irrevocable trusts. Life insurance trusts. Phew...that's a lot of trusts! You can learn about the different types of trusts and how they can meet your particular needs, protect your assets and ensure your wishes are met.

#### 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.

#### Within Reach: Transitioning from career to retirement

You can plan ahead to help make the most out of your retirement—from paying yourself to allowing for taxes, healthcare and estate planning wishes.

#### 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.

#### 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 giving to individuals and charities during your lifetime, as well as legacy planning.

#### Introduction to Estate Planning

Estate planning done correctly serves as an essential part of an individual's overall financial plan. This webinar will discuss the most common estate planning documents and strategies for greater financial confidence both now and down the road.

#### 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 components of a basic estate plan and strategies to ensure that your wishes are met.

#### Understanding Medicare

Paying for healthcare in retirement is a critical part of financial planning and it is important to understand how Medicare operates and what choices you have. This webinar will help you understand some aspects of Medicare including eligibility and what plans are available to you. We hope that you will join us for this educational event.

#### 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.



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