PREPARING FOR A FINANCIAL CONSULTATION

All CU employees have access to financial consultants as part of the university’s contract with TIAA-CREF. Transferring assets, planning your investment strategy in the university’s investment lineup and getting a retirement checkup are three common reasons for meeting with a financial consultant.

These confidential meetings are also your chance to get individualized guidance on financial topics outside of retirement planning.

The sessions are designed to help you determine what’s best for you:

• What you would like to talk about during your meeting is up to you. At the start of the meeting, the consultant will ask you what you’d like to discuss. You can even say what you don’t want to discuss.

• Ask as many questions as you like; each consultant is happy to answer them and make sure you feel comfortable with your understanding of your investments and/or the information you discuss.

• If you aren’t ready to make a decision during the meeting, it’s perfectly fine to tell the consultant you’d like to “sleep on it” or discuss it with members of your household. You can always call CU’s dedicated TIAA-CREF phone center at 1-800-842-2252 to complete any transactions or finalize any decisions after the meeting. TIAA-CREF will have your information in the system and can pick up where you left off.

• After the meeting, you can directly let the university know about your experience using our online feedback form at www.cu.edu/consult-feedback.
TRANSFERRING ASSETS

Participants with assets in previous employers’ plans or IRAs can learn about their options for transferring assets. Depending on your situation, it may be advantageous to consolidate your retirement balances into the CU Retirement Plan or it may be better to leave them where they are.

How to prepare:
- Bring a copy of your most recent statement from each retirement account you have, outside of CU. This information will help the consultant determine whether the assets are eligible for transfer and, for those that are, the pros and cons of transferring them.

Former participants of American Century, Dreyfus, DWS, MetLife and VALIC can get help determining whether it is better to transfer their CU 403(b) Plan assets into the university’s investment lineup or to leave them where they are.

How to prepare:
- Bring a copy of your most recent statement from each vendor with which you have an account. The consultant will be able to see which funds you are currently invested in, and can explain to you the pros and cons of transferring those particular assets.

Former TIAA-CREF participants who are invested in annuities can get guidance on whether it is better to transfer those assets into the university’s investment lineup or to leave them where they are.

How to prepare:
- During the meeting, the financial consultant will access your account information. (S)he can advise you on the pros and cons of your current investment strategy and of transferring the assets to the university’s investment lineup.

INVESTMENT STRATEGY

Get individualized guidance on how to select your investments from the university’s investment lineup. A consultant can help you build a diversified portfolio that suits your preferences for risk and takes into account how close you are to your retirement date.

How to prepare:
- The financial consultant will access your account information during the meeting, show you the available investment options and discuss your retirement goals and risk tolerance.
RETIREMENT CHECKUP

This is a great time to revisit your retirement goals and see whether you’re on track for achieving them. A financial consultant can help you determine what your income needs might be in retirement, and examine your current savings rate and account balances to see if you’re on target to meet your goals.

How to prepare:

• Gather all of your financial statements for any accounts earmarked for your retirement.

• If you contribute to Social Security, go online to www.SSA.gov to obtain a copy of your Social Security statement. (If applicable, have your spouse do the same.)

• Think about your retirement goals and what you’re picturing your retirement to be like. If after your checkup you decide you want to save more, keep in mind that all university employees are eligible for three voluntary retirement plans: CU’s 403(b) Plan, and PERA’s 401(k) and 457 plans. A financial consultant can explain the features of these plans to you, or you can visit www.cu.edu/save-for-retirement.

OTHER ISSUES

TIAA-CREF financial consultants can work with you on issues outside of investments and retirement planning. Debt management, household budgeting and saving for college are just a few issues that regularly come up in meetings. Whatever is on your mind financially, feel free to ask your financial consultant.

How to prepare:

• Write down a list of questions you would like to ask your consultant.

MY ACTION ITEMS

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MY NOTES

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