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Personal Financial Consultations [1]

Take control of your funds with these no-cost resources

Most of us are not financial experts, and many may avoid interacting with their retirement plans for fear of the unknown. As a CU employee, you have access to resources and guidance to help you take control of your accounts and make informed decisions to meet your financial goals.

Personal Financial Consultations

Through your employment at CU, you're entitled to one-on-one sessions with TIAA financial professionals. Consultants don't work on commission and won't push products. They'll work to understand your unique situation, goals and provide education and guidance tailored to your needs.

To schedule a no-cost session:

Phone: Call 1-800-732-8353

Virtual session: Visit the online registration site [2]. [3]

In-person: Visit the online registration site [2]. [3]

Monthly Webinars

Prefer a more hands-on approach to your financial learning? No worries! TIAA hosts webinars monthly to help employees understand their options, make use of their account tools and plan for retirement.

Access webinars:

Visit TIAA's website [4]to register for upcoming classes or sign in to watch recordings of past sessions.

Retirement Portfolio Manager

TIAA's Retirement Plan Portfolio Manager is an optional, fee-based service for CU 401(a) and CU 403(b) Retirement Plans (the plans) members, which enables you to have a professionally managed account. The service gives you professional oversight and a systematic, disciplined approach to managing your money. Your CU investment portfolio is reviewed on a quarterly basis – and adjusted as needed – to help keep your savings on track with your goals.

Features include:

- **Customized advice:** Based on your goals, TIAA will help you decide how much to save and help you determine an appropriate asset mix and specific investment options.
- **Ongoing monitoring and portfolio adjustments:** Adjustments will be made based on current market conditions and other factors that may affect your investments.
- **As-needed modifications:** You can update your preferences anytime, and TIAA will fine-tune their investments.
- **Quarterly investments:** Adjustments made to your portfolio will be shown on your quarterly statements.

If you enroll in this service, an annual fee of 0.20% will be deducted from your account in quarterly increments. The fee is based on an average daily balance of your account during the quarter.

For example, the cost for an average daily account balance of $10,000:

- Annual fee: $10,000 x 0.002 = $20 per year
- Quarterly fee: $20 ÷ 4 = $5 per quarter

How to enroll:

Phone: Call 855-728-8422, weekdays, 6 a.m. to 5 p.m. (MT), to speak with a TIAA financial consultant.

Enroll online: Visit TIAA.org/RetirementAdvisor [5] to log in to the secure site and access the Retirement Advisor online tool. Follow the steps in the tool to get your recommendations and sign up for Retirement Plan Portfolio Manager.

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