



# 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

Understand how to manage and consolidate debt, and get a primer to help make the mortgage process easier to navigate.

## Saving for life's milestones

### The Starting Line: Why and how retirement saving should begin now

See the real effect of time on money, learn how to plan for retirement, find additional ways to save and prepare your balance sheet for retirement.

### Charting Your Course: A financial guide for women

Understand the financial challenges unique to women, as well as get tailored approaches to saving for retirement, goal setting, evaluating your financial health, and tips to help your money work harder.

### The 411 on 529 college savings plans

Learn all about how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or other loved one.

## Planning for today and tomorrow

### Tomorrow in Focus: Saving for your ideal retirement

Crystallize your retirement goals, see how to help save for a 30-year retirement, put time on your side, and discover the essential features of retirement investments.

### Halfway There: A retirement checkpoint

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.

### Equally Prepared: Financial planning for the LGBT community

Learn about the specific challenges faced by the LGBT community—both financial and legislative, even with the U.S. Supreme Court's marriage equality ruling—and potential solutions to address them.

### Dismantling myths about annuities

Annuities are commonly misunderstood financial products in the marketplace. Get insights to give you a better understanding of their unique characteristics so you can determine if they should be part of your overall financial plan.

### Demystifying life insurance

Life insurance can play a critical role in your financial plan. Learn how much you may need, what types exist, how much it costs and much more.

### A practical guide to estate and financial planning

Learn about tax and financial planning strategies to help improve cash flow in retirement, as well as tax-wise approaches to legacy wishes.

### Charitable giving as part of your estate plan

One of the greatest rewards of hard work is being able to share it with others. Learn how to make your favorite charities part of your estate plan, what assets you may want to give and how to disburse them.

### Planning for diminished capacity and illness

Learn about the important documents you should consider putting in place, as well as the various options, including funding, for long-term care.

## Investing in your future

### 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.

### Protect you, your family and your money

Learn about measures to help prevent identity theft, secure your personal information and out-manuever cybercriminals. TIAA's Chief Information Security Officer will review how to conduct online financial transactions safely, how to help protect privacy when using social media and mobile apps, and what to look for in a financial institution to keep your personal information secure.

### Money at Work 1: Foundations of investing

See how to manage risk versus reward and understand the role of investing and managing risks, ways to help accelerate savings, and tools to help sustain a portfolio.

### All about IRAs

Get the facts on IRAs, how an IRA can help you meet your retirement savings goals, and which one may be right for you.

### Economic outlook and investment insights

A review of economic developments that may impact your retirement savings strategy, including the pace of economic recovery, strategies to manage through the Fed's rate hike cycle, current events and the impact the global economy will have on the U.S. economy and financial markets.

### Socially responsible investing (SRI)

Did you know that you can align your social and environmental principles with your financial goals? This webinar will cover the criteria that make an investment socially responsible, the history of SRI and ways for you to incorporate SRI into your investment strategy.<sup>1</sup>

## Living in retirement

### Paying Yourself: Income options in retirement

Discover practical strategies for taking retirement income, tax advantages of various types of distributions, and see how to manage your retirement plan account for the long term.

### Healthy Numbers: Integrating healthcare into your retirement plan

Understand and plan for the cost of healthcare in retirement, plus learn about supplemental insurance, and the real benefits and costs of Medicare.

### Your Next Great Adventure: Living well in retirement

Plan for the possibilities you have in retirement, create goals and a schedule, and look at how you will replace the tangible and intangible aspects of work-life in retirement.

### Understanding Social Security

Learn the basics about Social Security including eligibility, how to apply, how your benefit is calculated and strategies for taking benefits.



### Reserve your place at these live financial webinars

Live webinars are offered each month. Be sure to visit [TIAA.org/VE](https://www.tiaa.org/VE) today to reserve your place at the webinars you want to attend.

1. Investments in socially responsible funds are subject to additional risk because social criteria excludes securities of certain issuers for non-financial reasons, investors may forgo some market opportunities available to those that don't use these criteria.

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