



## A TIAA lifetime income webinar

## Looking to turn your retirement savings into a "paycheck" for life?

You diversify your investment portfolio before retirement to help offset risk. A similar strategy can help see you through retirement.

Learn how creating a diversified *income* plan—one that uses a combination of income sources and includes annuity income that's guaranteed for life<sup>1</sup>—can help reduce the risks you may face in retirement and ensure you have income that never runs out.

## Register today for our Tuesday, October 12 live webinar, 12 p.m. to 1 p.m. (ET)

Miguel Shefferson is a Sr. Director in TIAA's Institutional Financial Services group. He brings over 20 years of experience with TIAA, including prior roles in TIAA's Nuveen Global Asset Management group and Individual Advisory Services business. He also held previous roles at Jackson National Life Insurance Company as well as a retirement consulting firm serving individual and institutional clients throughout the Carolinas. In his current role, he partners with TIAA's Individual Client Relationships teams, coaching skill set and knowledge depth on TIAA's unique retirement income capabilities. Miguel is passionate about educating on TIAA products that promote financial well-being with a specific focus on retirement readiness.

Based out of TIAA's Charlotte, North Carolina office, Miguel is a graduate of North Carolina A&T State University, where he obtained his B.S. in Accounting, and is a graduate of the McColl School of Business at Queens University Financial Planner Certification Program. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional\* and has been an active member of the Investments and Wealth Institute® (formerly IMCA®) and Financial Planning Association (FPA).

Sign up today!

It's quick.

✓ It's easy.

📝 It matters.

Schedule online

And it's at no additional cost to you!





- \*Certified Financial Planner Board of Standards Inc. (CFP Board) owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design), and CFP® (with flame design) in the U.S., which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.
- <sup>1</sup> Guaranteed income is provided by TIAA Traditional Annuity, issued by Teachers Insurance and Annuity Association of America. All guarantees are backed by its claims-paying ability. TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Paycheck is the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

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

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity account options are available through contracts and certificates issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2021 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017