

# Register for TIAA's live webinars

Learn how you can take action for a more secure future. Reserve your spot now or visit [TIAA.org/webinars](https://www.tiaa.org/webinars) at any time to register. These webinars are part of your retirement plan benefits.

1

Feb.

3 p.m. to 4 p.m. (ET)  
2 p.m. to 3 p.m. (CT)  
1 p.m. to 2 p.m. (MT)  
Noon to 1 p.m. (PT)

## **Opening doors to the future Save in a 529 college savings plan**

Planning on supporting a child, a grandchild, another loved one or yourself through college? Join us to learn how to invest in a 529 plan—a state-sponsored plan that provides tax-advantaged saving for college costs.

6

Feb.

Noon to 1 p.m. (ET)  
11 a.m. to noon (CT)  
10 a.m. to 11 a.m. (MT)  
9 a.m. to 10 a.m. (PT)

## **Inside money managing money and debt**

Everyone talks about a budget, but how many of us actually use one? Most people have some debt, but how many of us understand its effects on our lives and futures? Let us show you the real impact of budgeting and debt—and how to help make your money work for you.

15

Feb.

2 p.m. to 3 p.m. (ET)  
1 p.m. to 2 p.m. (CT)  
Noon to 1 p.m. (MT)  
11 p.m. to noon (PT)

## **She's got it a woman's guide to saving and investing**

Women face unique challenges when saving for retirement, such as making less, working fewer years and living longer. Let us show you how smart saving and investing techniques can help you overcome these obstacles to a secure and successful retirement.

21

Feb.

1 p.m. to 2 p.m. (ET)  
Noon to 1 p.m. (CT)  
11 a.m. to noon (MT)  
10 a.m. to 11 a.m. (PT)

## **Gaining insight navigating debt consolidation and understanding the mortgage process**

Join our upcoming webinar to learn how to manage debt more effectively and how debt consolidation works. We'll breakdown the process of obtaining a mortgage with an overview of each step, starting with how to find the right loan from a credible lender.

[REGISTER NOW](#)



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.

There are inherent risks in investing in securities. Products may be subject to market and other risk factors. It is possible to lose money by investing in securities.

**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 contracts and certificates are 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.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017