



# Now you can get real world financial education...in real time

## Spending within your means

### Inside Money: Managing income and debt

You can discover how to help make your money work hard 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

You can learn how to manage and consolidate debt, and get a primer that can help make the mortgage process easier to navigate.

## Saving for life's milestones

### The Starting Line: Beginning to save for retirement

You can see the real effect of time on money, find additional ways to save, create a budget and begin to plan for retirement.

### The 411 on 529 college savings plans

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

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

You can explore 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 hard.

## Planning for today and tomorrow

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

You can discover how retirement savings, planning and the real benefit of time are essential features of retirement investments.

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

You can 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.

### Demystifying life insurance

Life insurance can play a critical role in your financial plan. You can learn how much you may need, what types exist, how much you can afford and much more.

### Charitable giving as part of your estate plan

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

### Halfway There: A retirement checkpoint

You can 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.

### Dismantling myths about annuities

Annuities are commonly misunderstood financial products in the marketplace. You can learn about their unique characteristics so you can determine if they should be part of your overall financial plan.

### A practical guide to estate and financial planning

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

### Planning for diminished capacity and illness

You can 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

You can learn from TIAA's Chief Information Security Officer about measures to help prevent identity theft by securing your personal information on websites, social media and mobile apps, and how to conduct online financial transactions safely.

### Money at Work 1: Foundations of investing

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

### All about IRAs

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

### Economic outlook and investment insights

A review of economic and market 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)

Do you want to 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

You can learn the rules that govern retirement assets and find out when to consider using different income sources.

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

You can learn and plan for the cost of healthcare in retirement, including supplemental insurance, and the real benefits and costs of Medicare.

### Understanding Social Security

You can 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/webinars](https://www.tiaa.org/webinars) 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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