April is National Financial Literacy Month and you can get ready with TIAA’s live webinars. Reserve your spot today.

**Register now for TIAA’s April live webinars**

**Special Topic: Tax planning in 2019**
It is that time of year, when taxes are on our minds. Many of us will have just filed our income tax return and will want to think about income tax planning strategies for 2019. We also want to know if estate, gift or generation skipping transfer (GST) taxes will impact our planning. Join us to learn some common strategies to help leave more for you and for your heirs.

April 16 at 12 p.m. (ET)

**Tomorrow in Focus: Saving for your ideal retirement**
Find out how retirement savings, planning and the real benefit of time are essential features of retirement investments.

April 16 at 3 p.m. (ET)

**Special Topic: Quarterly economic and market update**
TIAA’s Chief Investment Strategist will discuss economic and market developments that may impact your retirement savings strategy.

April 17 at 12 p.m. (ET)

**The Starting Line: Beginning to save for retirement**
You can learn how to evaluate and manage debt, find additional ways to save, create a budget and begin to plan for retirement.

April 17 at 3 p.m. (ET)

**Within Reach: Transitioning from career to retirement**
You can plan ahead to help make the most out of your retirement—from paying yourself to allowing for taxes, healthcare and estate planning wishes.

April 18 at 12 p.m. (ET)
Special Topic: 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.

April 18 at 3 p.m. (ET)

Special Topic: Millennial financial literacy and fin-tech use

If you have ever felt a little lost when it comes to your finances, you are not alone. In a recent study, a financial literacy gap was found to exist amongst millennials. Researchers from TIAA Institute discuss this study and how it may shape the future of finance and technology.

April 25 at 12 p.m. (ET)
Millennial financial literacy and fintech use

If you have ever felt a little lost when it comes to your finances, you are not alone.

Based on a recent report released by the TIAA Institute and the Global Financial Literacy Excellence Center (GFLEC) at the George Washington University School of Business, a financial literacy gap was found to exist amongst millennials.

Join researchers from the institute to hear more about this impactful study and how it may shape the future of finance and technology—some of what you learn, may surprise you.

Register today for this live webinar on Thursday, April 25, from 12 p.m. to 1 p.m. (ET).

Featured Speaker: Paul Yakoboski, Ph.D.
Senior Economist, TIAA Institute

As a senior economist with the TIAA Institute, Paul is responsible for research on lifetime financial security, including topics related to Defined Contribution plan design, financial literacy and capability, individual saving and investment decision making, and asset management during retirement, as well as research on workforce issues in the higher education and nonprofit sectors.

Yakoboski is a member of the American Economic Association and the National Academy of Social Insurance. He serves on the board of the Journal of Retirement, the editorial advisory board of Benefits Quarterly, the research committee of the Insured Retirement Institute and the Society of Actuaries’ Committee on Post-Retirement Needs and Risks.

Yakoboski earned his Ph.D. and M.A. in economics from the University of Rochester and his B.S. in economics from Virginia Tech.
### April

- **SPECIAL TOPIC:** Tax planning in 2019  
  *April 16, 12-1 p.m.*
- **Tomorrow in Focus:** Saving for your ideal retirement  
  *April 16, 3-4 p.m.*
- **SPECIAL TOPIC:** Quarterly economic and market update  
  *April 17, 12-1 p.m.*
- **The Starting Line:** Why and how retirement saving should begin now  
  *April 17, 3-4 p.m.*
- **Within Reach:** Transitioning from career to retirement  
  *April 18, 12-1 p.m.*
- **SPECIAL TOPIC:** All about IRAs  
  *April 18, 3-4 p.m.*
- **SPECIAL TOPIC:** Millennial financial literacy and fin-tech use  
  *April 25, 12-1 p.m.*

### May

- **SPECIAL TOPIC:** The 411 on 529 college savings plans  
  *May 2, 12-1 p.m.*
- **Attention to Detail:** Financial finishing touches for women  
  *May 7, 3-4 p.m.*
- **SPECIAL TOPIC:** Market-proof your retirement  
  *May 8, 12-1 p.m.*
- **Healthy Numbers:** Integrating healthcare into your retirement plan  
  *May 8, 3-4 p.m.*
- **Halfway There:** A retirement checkpoint  
  *May 9, 3-4 p.m.*
- **SPECIAL TOPIC:** Understanding Medicare  
  *May 14, 12-1 p.m.*
- **Money at Work 2:** Sharpening investment skills  
  *May 14, 3-4 p.m.*
- **She’s Got It:** A woman’s guide to saving and investing  
  *May 15, 12-1 p.m.*
- **SPECIAL TOPIC:** Demystifying life insurance  
  *May 16, 12-1 p.m.*
- **SPECIAL TOPIC:** Estate planning basics  
  *May 21, 12-1 p.m.*

### June

- **Equally Prepared:** Financial planning for the LGBT community  
  *June 11, 12-1 p.m.*
- **SPECIAL TOPIC:** Market-proof your retirement  
  *June 11, 3-4 p.m.*
- **Paying Yourself:** Income options in retirement  
  *June 12, 12-1 p.m.*
- **Start to Finish:** The early career woman’s guide to financial wisdom  
  *June 12, 3-4 p.m.*
- **SPECIAL TOPIC:** How smart investors ride out market volatility  
  *June 13, 12-1 p.m.*
- **Inside Money:** Managing income and debt  
  *June 13, 3-4 p.m.*
Tax planning in 2019

It is that time of year, when taxes are on our minds. Many of us will have just filed our income tax return and will want to think about income tax planning strategies for 2019. We also want to know if estate, gift or generation skipping transfer (GST) taxes will impact our planning. Join us to learn some common strategies to help leave more for you and for your heirs.

Register today for this live webinar on Tuesday, April 16, 12 p.m. to 1 p.m. (ET).

Featured speakers:

**James M. Alverson, CFP®**
Director, Wealth Planning Strategies
TIAA Individual Advisory Services

**Daniel C. Bollini**
Director, Wealth Planning Strategies
TIAA Individual Advisory Services

As Directors of Wealth Planning Strategies for TIAA, both James and Daniel provide comprehensive wealth transfer, estate and tax planning considerations for clients with the most complex needs. Their tax and estate planning knowledge and backgrounds allow them to provide high-net-worth families with specialized advice and sophisticated planning strategies for every aspect of their financial lives.

Want help?
- It's quick.
- It's easy.
- It matters.

Schedule online

Or visit TIAA.org/webinars to register. And it's at no additional cost to you!

---

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

The TIAA group of companies does not give tax or legal advice. These webinars provide general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

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, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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 of the foregoing is solely responsible for its own financial condition and contractual obligations.

Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

©2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017