



There's no time like the present to save for the future. Sometimes it's hard to think about retirement when you're just starting out in your career. The truth is, that's when thinking ahead can do the most good! It all starts with some practical knowledge.

We'll help you get ahead of your retirement saving with some tools and information you can use right now:

- Learn the real effect of time on money, thanks to compounding and dollar cost averaging
- Understand debt and how to manage it
- See how budgeting can find money and help you save it

Visit TIAA.org/webinars to register. There's no additional cost to attend!

LIVE WEBINAR

The starting line

Beginning to save for retirement

Featured speaker

Scott Rethford,
Financial Consultant

Thursday, June 20

03 p.m. to 04 p.m. (ET)

02 p.m. to 03 p.m. (CT)

01 p.m. to 02 p.m. (MT)

12 p.m. to 01 p.m. (PT)

Register now



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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/prospectuses](https://www.tiaa.org/prospectuses) 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 contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. Each is solely responsible for its own financial condition and contractual obligations.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017