

Beneficiary newsletter

Make your wishes clear

When was the last time you checked the beneficiary information in your retirement account? Life changes, and so do your wants and needs. Naming your beneficiaries and putting essential documents in place puts you in control and can make a difference for the people and causes you care about.

Don't assume you're covered because you've spelled out your wishes in a will

Retirement plan assets will be transferred according to the terms of your plan's beneficiary designation, not by the terms of your will. If there's no named beneficiary, fulfilling your wishes may face significant delays and costs.

It's quick and easy to do

Confirming or updating your beneficiaries is simple. You can always change your mind if your needs change.

- Go to **TIAA.org** to register and/or log in to your account.
- Once logged in, under the *Actions* tab, choose *Add/edit beneficiaries*.

From there, you can designate beneficiaries and select how much each should receive.

Please know, you can change your beneficiaries at any time.

Have questions?

Go to **TIAA.org/public/offer/services/for-account-holders** or call **800-842-2252**. If you make a change online, you'll receive a confirmation. For your protection, we cannot change your beneficiary information over the phone.

The TIAA group of companies does not provide legal or tax advice. Consult your personal tax and legal advisors concerning your estate planning needs.

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