



A TIAA Financial Essentials webinar

Market proof your retirement

Throughout your career, you probably heard repeatedly how important saving for retirement is. However, as the day approaches, there are additional questions you'll have to ask yourself. Am I overexposed to market losses? Will I outlive my money? Am I confident that I can retire on my terms?

In retirement—and the years leading up to it—protecting your savings becomes just as important as growing it. Join us to learn how to create your own “personal pension” with TIAA Traditional, offered by Teachers Insurance and Annuity Association of America (TIAA).

Register today for our Wednesday, November 10, live webinar, 3 p.m. (EST).

Miguel Shefferson is a Sr. Director with TIAA's Institutional Financial Services. He is passionate about educating clients on TIAA solutions that promote financial well-being with a specific focus on retirement readiness.

Miguel brings over 20 years of industry experience, including prior roles with TIAA's Nuveen Global Asset Management group and Individual Advisory Services business. He presently partners daily with TIAA's Individual Advisory and Institutional Financial Services teams promoting awareness of TIAA's unique capabilities.

Based out of TIAA's Charlotte, North Carolina office, Miguel is a graduate of North Carolina A&T State University, where he obtained his B.S. in Accounting, and is a graduate of the McColl School of Business at Queens University Financial Planner Certification Program. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) certificant.

Sign up today!

- It's quick.**
- It's easy.**
- It matters.**

[Schedule online](#)

And it's at *no additional cost to you!*





“Personal pension” refers to the income received from a fixed annuity contract.

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Annuity contracts may contain terms for keeping them in force. We can provide you with costs and complete details.

TIAA Traditional is a fixed annuity product issued through these form series including but not limited to: 1000.24; G-1000.4; IGRS-01-84-ACC; IGRSP-01-84-ACC; 6008.8. Not all contracts are available in all states or currently issued.

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 Traditional Annuity is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.

All guarantees are backed by the claims-paying ability of Teachers Insurance and Annuity Association of America.

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