YOUR PERSONAL FINANCIAL ORGANIZER
WHAT'S INSIDE

INTRODUCTION: UNDERSTANDING YOUR FINANCIAL ORGANIZER .........................1

I. FIGURING YOUR FINANCES ..............................................................................2
   Net Worth Analysis ..........................................................................................2
   Cash Flow Analysis .......................................................................................4

II. GOALS, PRODUCTS AND ASSETS ................................................................6
   Prioritizing Your Goals ..................................................................................6
   Financial Rules of Thumb ..............................................................................8

III. YOUR IMPORTANT RECORDS .................................................................10
   What You Have and Where You Keep It .....................................................10
   Important Papers to Keep and for How Long ..........................................15
   TIAA-CREF Products for Your Goals ........................................................16
   Web Tools .......................................................................................................Inside Back Cover
   How to Contact Us .......................................................................................Inside Back Cover
INTRODUCTION: UNDERSTANDING YOUR FINANCIAL ORGANIZER

Your Personal Financial Organizer is a “take-action” booklet intended to help you put your finances and budget in order as a first step to preparing an effective savings strategy. The sooner you start saving, the more time your money will have to work for you.

The Organizer is divided into three sections:

SECTION I. FIGURING YOUR FINANCES
Section I provides Net Worth and Cash Flow Analyses to help you assess your situation and try to find additional money for your goals.

SECTION II. GOALS, PRODUCTS AND ASSETS
Section II discusses how to apply the information from the Cash Flow Analysis to prioritize your goals and begin to select the appropriate products and investments.

SECTION III. YOUR IMPORTANT RECORDS
Section III provides a convenient log where you can list your important documents and possessions, so your family will always know where they are.

After you work through the Organizer, put it in a safe place. Or, you may want to record your information directly to the interactive version of this brochure located at www.tiaa-cref.org/calcs. Your personal and financial situation will very likely change over time, so you’ll want to reevaluate your progress regularly.

Please note that TIAA-CREF’s website, www.tiaa-cref.org, offers other interactive planning tools that can expand on the work you do in the Organizer; some of which are listed inside the back cover of this brochure. Please also note that, although the Organizer provides a good starting point for managing your money, it is not a complete financial plan. That requires a qualified financial planner who can provide a detailed workup and analysis, normally for a fee.
I. FIGURING YOUR FINANCES

Net Worth Analysis

The Net Worth Analysis tells you what you’re worth financially. Use it to list all your assets and liabilities (debts and expenses) and then subtract the sum of your liabilities from your total assets.

When completing the analysis, use a specific date—perhaps the end of a calendar quarter or year—so you can use the same date to recalculate it annually. Remember, the higher your net worth, the better. A low or negative net worth tells you that you’ll need to work on your Cash Flow Analysis (see Page 5) to find ways of increasing your savings. The goal is to have a greater net worth each year. (As you build your assets, carefully evaluate the appropriateness of protecting them with life insurance.)

What Your Net Worth Numbers Mean

We hope your current net worth shows your assets exceeding your liabilities. If the gap is narrow or your liabilities exceed your assets, you’ll need to reduce your liabilities.

Here are some tips for improving your financial health:

- Own your home to take advantage of tax deductible interest. It can also serve as an asset with potential resale value.
- Limit or eliminate high interest credit cards.
- Pay off high interest credit cards and nondeductible loans—consider a home equity loan to consolidate all debts (the interest may be tax deductible).
- Save part or all of your tax refund to accelerate your savings or to eliminate debt.
- Live within your means using regular income, not savings, for routine expenses.
- Put unexpected income directly into savings.

WHAT IT IS AND WHAT IT’S FOR:
The Net Worth Analysis shows your financial condition, as of a specific date, to help you monitor your progress as you build your assets.
## Net Worth Analysis

### ASSETS: WHAT YOU OWN

#### CASH AND CASH EQUIVALENTS

- Checking Account | $  
- Savings Account | $  
- Other | $  

#### RETIREMENT ASSETS

- Defined Contribution Pension | $  
- Defined Benefit Pension | $  
- Social Security Pension | $  
- Tax-Deferred Annuity 403(b) | $  
- 457(b)/401(k) | $  
- Keogh | $  
- IRAs | $  
- After-Tax Annuities | $  
- Other | $  

#### PERSONAL USE ASSETS

- Primary Residence | $  
- Secondary Residence | $  
- Car | $  
- Furnishings | $  
- Jewelry | $  
- Collectibles (art, antiques, etc.) | $  
- Other | $  

#### INVESTED ASSETS

- Brokerage Accounts | $  
- Stocks | $  
- Bonds | $  
- Real Estate Funds | $  
- Mutual Funds | $  
- Life Insurance Cash Value | $  
- Other | $  

### LONG-TERM LIABILITIES

- Primary Residence Mortgage | $  
- Education Funding | $  
- Secondary Residence Mortgage | $  
- Other | $  

### NET WORTH

#### NET WORTH CALCULATION:

Deduct your liabilities from your assets to calculate your net worth.

For downloadable online forms and worksheets, please visit our website at [www.tiaa-cref.org/go/organizer](http://www.tiaa-cref.org/go/organizer).
Cash Flow Analysis

The Cash Flow Analysis shows you exactly where your money goes each month and is your best tool for finding additional funds to save and invest. This statement is divided in two parts, one for sources of income and the other for monthly expenses. To complete it, take your quarterly, annual or other expenses not paid monthly (e.g., insurance, gifts, taxes) and divide each item by the appropriate number of months to arrive at a monthly figure you can record. (For example, divide an annual expense by 12, a semianual expense by six, and a quarterly expense by three.) When you finish, just subtract your total monthly expenses from your total monthly income to determine your net income.

Try to complete the Cash Flow Analysis as thoroughly as you can, using your checking account statement, credit card bills, online payment records, etc.

What Your Cash Flow Numbers Mean
When completed, your Cash Flow Analysis lets you know where you stand: either you have money to save for your financial goals or you don’t.

If you’re in the red, review the Cash Flow Analysis and carefully examine your discretionary expenses, noting those you can reduce or eliminate. The goal is to show you how you spend your money. Maybe you can cut back on certain expenses, or consolidate all your credit card debts under one card or loan with a lower interest rate.

WHAT IT IS AND WHAT IT’S FOR:
The Cash Flow Analysis shows your monthly income and expenses, side by side, to help you find extra money for your goals.
# Cash Flow Analysis

## MONTHLY INCOME

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Salary(ies)</td>
<td>$</td>
</tr>
<tr>
<td>INCOME FROM</td>
<td></td>
</tr>
<tr>
<td>Dividends</td>
<td>$</td>
</tr>
<tr>
<td>Interest</td>
<td>$</td>
</tr>
<tr>
<td>Alimony/Child Support</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL MONTHLY INCOME</td>
<td>$</td>
</tr>
</tbody>
</table>

## MONTHLY EXPENSES

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/Rent</td>
<td>$</td>
</tr>
<tr>
<td>Maintenance</td>
<td>$</td>
</tr>
<tr>
<td>Food (groceries, meals)</td>
<td>$</td>
</tr>
<tr>
<td>Child Care</td>
<td>$</td>
</tr>
<tr>
<td>Utilities (electricity)</td>
<td>$</td>
</tr>
<tr>
<td>Gas/Oil/Water</td>
<td>$</td>
</tr>
<tr>
<td>Telephone</td>
<td>$</td>
</tr>
<tr>
<td>Auto Payment</td>
<td>$</td>
</tr>
<tr>
<td>Credit Card Payments</td>
<td>$</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$</td>
</tr>
<tr>
<td>Cable TV</td>
<td>$</td>
</tr>
<tr>
<td>Home/Renter Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Property Taxes</td>
<td>$</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Long-Term Care Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Disability Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Savings/Investments</td>
<td>$</td>
</tr>
<tr>
<td>Tax-Deferred Annuity 403(b)</td>
<td>$</td>
</tr>
<tr>
<td>457(b)/401(k)</td>
<td>$</td>
</tr>
<tr>
<td>IRAs, After-Tax Annuities</td>
<td>$</td>
</tr>
<tr>
<td>Pension Contribution</td>
<td>$</td>
</tr>
<tr>
<td>College Savings</td>
<td>$</td>
</tr>
<tr>
<td>Medical/Dental</td>
<td>$</td>
</tr>
<tr>
<td>Clothing</td>
<td>$</td>
</tr>
<tr>
<td>Vacation</td>
<td>$</td>
</tr>
<tr>
<td>Discretionary</td>
<td>$</td>
</tr>
<tr>
<td>Taxes (Federal, State, Local, S.S.)</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL MONTHLY EXPENSES</td>
<td>$</td>
</tr>
</tbody>
</table>

## AVAILABLE FUNDS

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL MONTHLY INCOME</td>
<td>$</td>
</tr>
<tr>
<td>- TOTAL MONTHLY EXPENSES</td>
<td>$</td>
</tr>
<tr>
<td>= FUNDS AVAILABLE</td>
<td>$</td>
</tr>
</tbody>
</table>

**FUNDS AVAILABLE CALCULATION:**
Deduct your monthly expenses from your monthly income to calculate your available funds.

For downloadable online forms and worksheets, please visit our website at [www.tiaa-cref.org/go/organizer](http://www.tiaa-cref.org/go/organizer).
II. GOALS, PRODUCTS AND ASSETS

Prioritizing Your Goals

A good way to start is by listing all your financial goals and categorizing them by duration—the amount of time you’ll have before the money is needed. Most people recognize three basic categories of duration: short term (one-three years), intermediate (three-10 years) and long term (over 10 years). To encourage people to save for long-term goals like retirement, the government allows significant tax benefits in certain products.

On the opposite page are some common goals matched with products and plans you might use. For a brief description of TIAA-CREF products, see “TIAA-CREF Products for Your Goals” on Page 16.

As you prioritize your goals, pick one or two (out of perhaps several) that are most important to you right now. These are the goals you want to approach aggressively. Maybe you want to concentrate on retirement and education if you have children. If you’re single, retirement may be your most important goal. If your Cash Flow Analysis indicates that you have enough money to tackle several goals at once, you should still prioritize by considering your contribution amount for each goal, i.e., which gets the largest contribution, the second largest contribution, and so on.

PRIORITIZING TIP:
Don’t make the mistake of thinking that because goals like retirement and education funding are “long term,” you can get to them later. The reality is that these goals tend to require a lot of your resources to meet them, so you need to begin saving for them now, if you haven’t already.
FOR RETIREMENT AND LONG-TERM GOALS:
- EMPLOYER-SPONSORED RETIREMENT PLANS
- 403(b) AND 457(b) TAX-DEFERRED RETIREMENT PLANS
- KEOGHS
- AFTER-TAX ANNUITIES
- MUTUAL FUNDS
- TRADITIONAL AND ROTH IRAs
- SEP IRAs

FOR EDUCATION SAVINGS:
- 529 COLLEGE SAVINGS PLANS
- COVERDELL EDUCATION SAVINGS ACCOUNTS
- EE SAVINGS BONDS
- TRADITIONAL AND ROTH IRAs
- MUTUAL FUNDS

FOR SHORT- AND INTERMEDIATE-TERM GOALS:
- MUTUAL FUNDS

AND,
- DEPENDING ON YOUR AGE:
- TRADITIONAL AND ROTH IRAs
- 403(b) AND 457(b) TAX-DEFERRED RETIREMENT PLANS
- AFTER-TAX ANNUITIES

FOR ASSET PROTECTION AND PRESERVATION:
- LIFE INSURANCE

TIAA-CREF offers a variety of savings/investment programs that might help you reach your goals.
Financial Rules of Thumb

Here are a few tips to consider as you prioritize your goals and implement your savings plan:

- Build an emergency fund equal to at least three to six times your gross monthly salary.
- Purchase enough life insurance to meet your needs, generally at least six to 10 times your gross annual salary. If you need assistance, use our “Life Insurance Needs Calculator” at www.tiaa-cref.org, or contact us at 800 223-1200.
- Obtain enough disability insurance to replace at least 60% of your monthly salary. Statistically, disability before age 65 is more likely than death.

- Plan to replace 80% or more of your final salary for retirement. To accomplish this, it’s important to maximize your tax-deductible contributions to your voluntary retirement plans [403(b), 457(b), 401(k)] before using other savings products.

Products for Your Goals
TIAA-CREF offers a wide range of products and services to choose from for key goals like retirement and education savings. If selecting a product is difficult, or if you simply want to review more information before deciding, go to www.tiaa-cref.org for helpful information and calculators, or contact one of our consultants. See the contact information on the inside back cover.

Know Your Risk Tolerance
Once you select your savings product(s), you’ll need to choose among the available investment accounts based on the level of risk you’re willing to accept. For example, you may be comfortable with a traditional annuity, which is a low-risk option, or you may be willing to assume more risk for potentially higher returns with equity investments. But bear in mind that for longer term goals, it’s important to take enough risk to seek returns with the potential to outpace inflation and achieve the results you have in mind. Of course, the more risk you take, the higher the chance of experiencing loss.

What follows is the general range of asset classes (broad investment categories) available to you with the various TIAA-CREF products. Be aware that not every TIAA-CREF product offers the same asset classes and investment accounts.

The Major TIAA-CREF Asset Classes
- Guaranteed (provides guarantee of principal, subject to TIAA’s claims-paying ability)
- Real Estate
- Fixed Income
- Equities
- Money Market

RESOURCE TIPS:
When visiting the Calculators and Planning Tools page at www.tiaa-cref.org, click on our:
- “Target Value Calculator” if you know how much money you’ll need for a goal but don’t know how much to save monthly or annually for it.
- “Asset Allocation Evaluator” to help you determine your risk tolerance.

See the TIAA-CREF contact information at the end of the brochure for more details.
III. YOUR IMPORTANT RECORDS

What You Have and Where You Keep It

Use this worksheet to enter basic recordkeeping information about your assets, debts and important personal documents. To avoid searching for these papers in the future, indicate where you're currently keeping them.

**BANK ACCOUNTS**

<table>
<thead>
<tr>
<th>TYPE OF ACCOUNT:</th>
<th>TYPE OF ACCOUNT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Checking ■ Savings ■ Other</td>
<td>■ Checking ■ Savings ■ Other</td>
</tr>
</tbody>
</table>

**Bank name:**

<table>
<thead>
<tr>
<th>Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Held jointly with:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

**Type of Account:**

<table>
<thead>
<tr>
<th>TYPE OF ACCOUNT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Checking ■ Savings ■ Other</td>
</tr>
</tbody>
</table>

**Bank name:**

<table>
<thead>
<tr>
<th>Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Held jointly with:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

**RECORDKEEPING TIP:**

Set up an organized filing system that makes it easy for your family to find important financial records. You never know when this information may be needed.
### MUTUAL FUND ACCOUNTS

<table>
<thead>
<tr>
<th>Name of Company/Fund:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Company/Fund:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Company/Fund:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

### CHILDREN’S ACCOUNTS AND TRUSTS

<table>
<thead>
<tr>
<th>Child’s name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account/trust type:</td>
<td></td>
</tr>
<tr>
<td>Where invested:</td>
<td></td>
</tr>
<tr>
<td>Custodian/trustee:</td>
<td></td>
</tr>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child’s name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account/trust type:</td>
<td></td>
</tr>
<tr>
<td>Where invested:</td>
<td></td>
</tr>
<tr>
<td>Custodian/trustee:</td>
<td></td>
</tr>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child’s name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account/trust type:</td>
<td></td>
</tr>
<tr>
<td>Where invested:</td>
<td></td>
</tr>
<tr>
<td>Custodian/trustee:</td>
<td></td>
</tr>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

### BROKERAGE ACCOUNTS

<table>
<thead>
<tr>
<th>Broker and brokerage firm:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Broker and brokerage firm:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Broker and brokerage firm:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td></td>
</tr>
<tr>
<td>Statement location:</td>
<td></td>
</tr>
</tbody>
</table>
RETIREMENT/PENSION BENEFITS

Employer/Type Plan:
- Defined Benefit
- Defined Contribution
- Other

Company: |
Address: |
Phone #: |
Account #: |
Beneficiary: |
Statement location: |

Employer/Type Plan:
- Defined Benefit
- Defined Contribution
- Other

Company: |
Address: |
Phone #: |
Account #: |
Beneficiary: |
Statement location: |

ANNUITIES

Company/account: |
Address: |
Phone #: |
Contract #: |
Beneficiary: |
Statement location: |

Company/account: |
Address: |
Phone #: |
Contract #: |
Beneficiary: |
Statement location: |

LIFE INSURANCE

Type of Insurance: □ Group □ Individual
Type of Coverage:
□ Term □ Whole Life □ Variable □ Universal
Amount: $ |
Company: |
Policy #: |
Agent: |
Phone #: |
Beneficiary: |
Document location: |

Type of Insurance: □ Group □ Individual
Type of Coverage:
□ Term □ Whole Life □ Variable □ Universal
Amount: $ |
Company: |
Policy #: |
Agent: |
Phone #: |
Beneficiary: |
Document location: |
HEALTH INSURANCE

Type of Insurance:
- Medical  ■ Disability Income  ■ Long-Term Care

Insurance company: |
Policy #: |
Amount: $ | Deductible: |
Phone #: |
Document location: |

Type of Insurance:
- Medical  ■ Disability Income  ■ Long-Term Care

Insurance company: |
Policy #: |
Amount: $ | Deductible: |
Phone #: |
Document location: |

Type of Insurance:
- Medical  ■ Disability Income  ■ Long-Term Care

Insurance company: |
Policy #: |
Amount: $ | Deductible: |
Phone #: |
Document location: |

HOMEOWNER’S/RENTER’S INSURANCE POLICY

Insurance company: |
Policy #: |
Amount: $ | Deductible: |
Phone #: |
Document location: |

AUTO INSURANCE POLICY

Insurance company: |
Policy #: |
Amount: $ | Deductible: |
Phone #: |
Document location: |

MAJOR CREDIT CARDS

Company: |
Phone #: |
Account #: |

Company: |
Phone #: |
Account #: |

Company: |
Phone #: |
Account #: |
### Loans and Debts

<table>
<thead>
<tr>
<th>Type of debt:</th>
<th>Owed to:</th>
<th>Amount: $</th>
<th>Record location:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Other Savings

<table>
<thead>
<tr>
<th>Type (give details):</th>
<th>Owed to:</th>
<th>Amount: $</th>
<th>Record location:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Miscellaneous Documents

Indicate where documents are kept:

- Birth certificate: |
- Marriage certificate: |
- Divorce decree: |
- Adoption papers: |
- Social Security card: |
- Military service records: |
  - Serial number: |
  - VA claim number: |
  - GI insurance number: |
- Mortgage papers: |
- Real estate deeds: |
- Business agreements: |
- Tax records: |
- Vehicle titles: |
- Other: |
## Important Papers to Keep and for How Long

This is a list of important documents you should keep and the recommended length of time you should keep them.

<table>
<thead>
<tr>
<th>DOCUMENTS</th>
<th>HOW LONG TO KEEP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank statements</td>
<td>Six years</td>
</tr>
<tr>
<td>Birth certificates</td>
<td>Forever</td>
</tr>
<tr>
<td>Canceled checks</td>
<td>Six years</td>
</tr>
<tr>
<td>Contracts</td>
<td>Until updated</td>
</tr>
<tr>
<td>Credit card account numbers</td>
<td>Until updated</td>
</tr>
<tr>
<td>Divorce papers</td>
<td>Forever</td>
</tr>
<tr>
<td>Home purchase and improvement records</td>
<td>As long as you own the property or are rolling over profits from it into new property</td>
</tr>
<tr>
<td>Household inventory</td>
<td>Until updated</td>
</tr>
<tr>
<td>Insurance, life</td>
<td>Forever</td>
</tr>
<tr>
<td>Insurance, car, home, etc.</td>
<td>Until updated</td>
</tr>
<tr>
<td>Investment records</td>
<td>Six years after tax deadline for year of sale</td>
</tr>
<tr>
<td>Investment certificates</td>
<td>Until cashed or sold</td>
</tr>
<tr>
<td>Loan agreements</td>
<td>Until updated</td>
</tr>
<tr>
<td>Military service records</td>
<td>Forever</td>
</tr>
<tr>
<td>Real estate deeds</td>
<td>As long as you own the property</td>
</tr>
<tr>
<td>Receipts for large purchases</td>
<td>Until sale or discard</td>
</tr>
<tr>
<td>Service contracts and warranties</td>
<td>Until sale or discard</td>
</tr>
<tr>
<td>Social Security card</td>
<td>Forever</td>
</tr>
<tr>
<td>Tax returns</td>
<td>Six years from filing date</td>
</tr>
<tr>
<td>Vehicle titles</td>
<td>Until sale or disposal</td>
</tr>
<tr>
<td>Will</td>
<td>Until updated</td>
</tr>
</tbody>
</table>
TIAA-CREF Products for Your Goals

The TIAA-CREF group of companies offers well-managed, low-cost products to help you meet your financial goals. We’ll be more than happy to help you decide which product(s) may be appropriate for you.

**RETIRED PLANS** to help build long-term security through your employer’s basic retirement plan.

**SUPPLEMENTAL RETIREMENT PLANS** to fund 403(b) and 457(b) Deferred Compensation plans, SEP IRAs and Keogh tax-deferred plans for your additional, pretax retirement savings.

**TIAA-CREF ROTH AND TRADITIONAL IRAs** for tax-advantaged retirement savings and other goals.

**AFTER-TAX ANNUITIES FROM TIAA-CREF LIFE INSURANCE COMPANY** for long-term tax-deferred savings (fixed and variable annuities); both single and continuous premium products are available.

**529 COLLEGE SAVINGS PLANS** to help save and prepare for the high costs of college education.

**COVERDELL EDUCATION SAVINGS ACCOUNTS** for smaller, after-tax savings for children’s education costs.

**VARIOUS MUTUAL FUNDS** to offer a range of investment asset classes for most financial goals.

**LIFE INSURANCE (PERMANENT AND TERM COVERAGE) FROM TIAA-CREF LIFE INSURANCE COMPANY** to help protect your family against financial loss.
WEB TOOLS

TIAA-CREF WEBSITE:
www.tiaa-cref.org

In addition to providing performance information on all TIAA-CREF products, and secure online transaction capability, our website offers a number of interactive tools—accessible by clicking on Calculators and Planning Tools on the home page—to help you address your various financial goals.

When you access this page on the website, you’ll find the following tools briefly described and their respective links.

- **Your Financial Organizer:** (An online version of this brochure.) Allows you to record your Net Worth Analysis, Cash Flow Analysis and Important Records information directly to our interactive page, and then lets you save it to your personal computer.

- **Target Value Calculator:** Enables you to calculate the amount you will need to save monthly, annually or in one lump sum to achieve a specific financial goal.

- **Retirement Goal Evaluator:** Helps you determine if you are on track to reach your retirement goal.

- **TDA Contribution Limits Calculator:** Enables you to calculate your allowable maximum contribution to your tax-deferred retirement plan.

- **TDA Advantage Calculator:** Shows you the benefit of saving for retirement on a tax-deferred basis by illustrating tax savings and long-term accumulation potential.

- **Life Insurance Premium Quotes:** Provides an estimate on annual premiums for policies available in your state.

- **Life Insurance Needs Analysis:** Enables you to evaluate your life insurance coverage needs by assessing your net worth and income replacement figures.

- **Expense/Growth Calculator:** Shows the cost of investing in mutual funds with high expenses by comparing two funds side by side.

- **Asset Allocation Evaluator:** (Public version doesn’t require log in.) Helps you identify your risk tolerance level by providing sample portfolios based on your answers to a few questions.

HOW TO CONTACT US

TELEPHONE COUNSELING CENTER: 800 842-2776

Dedicated TIAA-CREF staff on hand to provide you the information and answers you need. Our consultants are available Monday to Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

AUTOMATED TELEPHONE SERVICE: 800 842-2252

Make automated transactions, such as allocation changes or fund transfers; get the latest fund performance information, unit values, or TIAA Traditional rates; order forms or booklets; 24 hours a day, seven days a week.

TTY DIRECT LINE 800 842-2755

Designated line for hearing- and speech-impaired participants using text telephones. Representatives are available Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).
TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., distribute securities products.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 [or visit our website at www.tiaa-cref.org] for a prospectus that contains this and other information. Please read the prospectus carefully before investing. Investment products are not FDIC insured, may lose value and are not bank guaranteed.

TIAA (Teachers Insurance and Annuity Association), New York, NY and TIAA-CREF Life Insurance Co., New York, NY issue insurance and annuities. TIAA-CREF Tuition Financing, Inc. (TFI) is the 529 college savings plans Program Manager.

Retirement Annuity (RA) contract form series 1000.24; Supplemental Retirement Annuity (SRA) contract form series 1200.8; Group Supplemental Retirement Annuity (GSRA) contract form series G1250.1, (GSRAs are not available in all states); IRA annuity contract form series 1280.2; Roth IRA annuity contract form series 1280.3, Keogh annuity contract form series G1350, (Keoghs are not available in all states). After-tax annuities - Lifetime Fixed V, Contract form series TCL-LFV1-STD, Lifetime Variable Select, contract form series TCL-LVSL.

©2006 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.