TIAA

ESSENTIALS BY TIAA

Empowering employees to take action—and build financial confidence



Essentials by TIAA, part of your TIAA retirement plan services, is an award-winning financial education program that strengthens in-plan behaviors and retirement outcomes by helping employees:

- **Build savings**
  Tools and guidance to set goals, budget, and save more.
- **Manage investments**
  Education to choose and manage an appropriate investment mix.
- **Protect income**
  Strategies to plan for income they cannot outlive.

Why it works

We use plan data and proven engagement strategies to reach employees through monthly and life-event emails, webinars, articles, and videos that are:

- **Personalized**: Messages are tailored to employees' needs and life stages.
- **Action-oriented**: Topics encourage the next step, including meeting with a financial advisor.
- **Bite-sized**: Short, relatable content that fits into busy schedules.
- **Consistent**: Ongoing outreach builds lasting financial confidence.

Why it matters to you

Essentials helps to engage employees, build confidence, and motivate them to take the next step in their retirement journey through timely content that:

- **Boosts engagement**: Promotes enrollment and contribution growth.
- **Improves outcomes**: Helps participants make smarter financial decisions.
- **Promotes financial wellness**: Reinforces the value of retirement plans and your commitment to employee well-being.
- **Drives to advice solutions**: Encourages employees to take advantage of a valuable benefit that is part of their retirement plan—complimentary financial advice.

Essentials by TIAA also includes valuable materials you can easily integrate into your education program. Visit the sites below for content to use in newsletters, on your benefits page, and in new-hire materials.

Explore our financial education

Watch our YouTube videos

This material is for informational or educational purposes only and is not constitute fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

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