



A TIAA Financial Essentials webinar

Strategies for staying on track

No matter how much or how little money you can save for retirement, it's important that you start now and stay invested for your future. You can learn how taking smart financial steps today may help lead you to a solid financial future after you've stopped working.

Register today for this live webinar on Wednesday, December 9, from 3 p.m. to 4 p.m. (ET).

Featured speaker:

Michelle Huggins, Client Support Specialist, TIAA

Michelle Huggins is a Client Support Specialist within the Institutional Retirement division at TIAA. She is responsible for providing comprehensive service support to the local Financial Consultant Team, and serves as a point of contact for services coordination, support and execution.

Michelle has more than 10 years of experience working in the banking industry as a licensed financial specialist and as a mortgage specialist.

She holds a BA in geography and minor in geology from The University of the West Indies and a Master in Business Administration from Lynchburg College.

As a FINRA-registered representative, she holds Series 6, 63, 7, and 66, and maintains her life, health and variable annuity licenses for several states.

Want help?

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

Schedule online

Or visit TIAA.org/webinars to register. And it's at no additional cost to you!



This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

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.

The TIAA group of companies does not give tax or legal advice. These webinars provide general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

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. Each is solely responsible for its own financial condition and contractual obligations.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017