



## THEY HAD HELP WRITING THE NEW TAX LAWS. SHOULDN'T YOU HAVE HELP FIGURING THEM OUT?

It took 535 congresspeople—and countless lawyers, economists, and advisors—to turn out the new tax laws. Fortunately, you can turn to one expert source for answers on the options and opportunities they provide.

### Ask TIAA-CREF about the new Roth IRA and other ways to save.

TIAA-CREF IRAs can make it easier than ever to save for retirement and other goals as well. We'll explain the new Roth, Classic, and Education IRAs, discuss whether consolidating your existing IRA savings makes sense, and help you design an effective tax-savings strategy.

What's more, new eligibility rules may now make it possible for you or your spouse to take greater advantage of TIAA-CREF for more of your long-term planning needs.

### We wrote the book on retirement planning.

After all, these aren't the first "new" tax laws we've seen in our 80 years of service to education, research, and related fields. Nor is it the first time we've helped people like you make the most of them.

Find out how TIAA-CREF's range of investment choices, low expenses, and commitment to service can work for you. Call us at **1 800 842-2776** (8 a.m.-11 p.m. ET weekdays).

Visit our Web site at [www.tiaa-cref.org](http://www.tiaa-cref.org)



**Ensuring the future  
for those who shape it.<sup>SM</sup>**

For more complete information, including charges and expenses, call 1 800 842-2733, ext. 5509 for the CREF and TIAA Real Estate Account prospectuses and call 1 800 223-1200 for a TIAA-CREF Mutual Funds prospectus. Read the prospectuses carefully before you invest or send money. CREF certificates and interests in the TIAA Real Estate Account are distributed by TIAA-CREF Individual and Institutional Services. TIAA-CREF Mutual Funds are distributed by Teachers Personal Investors Services. The TIAA-CREF contributory Classic, Roth IRA, and Rollover IRA are available subject to approval by state regulatory agencies. The product is not currently available in every state.