



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).

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