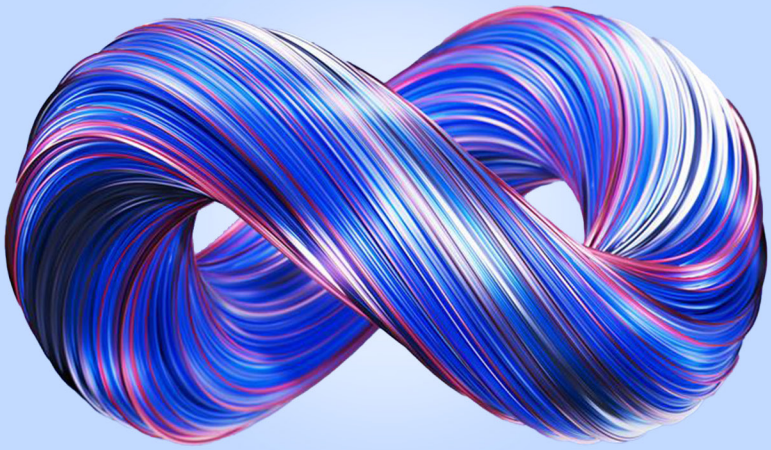
TIAA

MAY 2025



# We're rolling out new digital enhancements.

Thanks to feedback from our customers, we're launching more enhancements to evolve your digital experience.

---

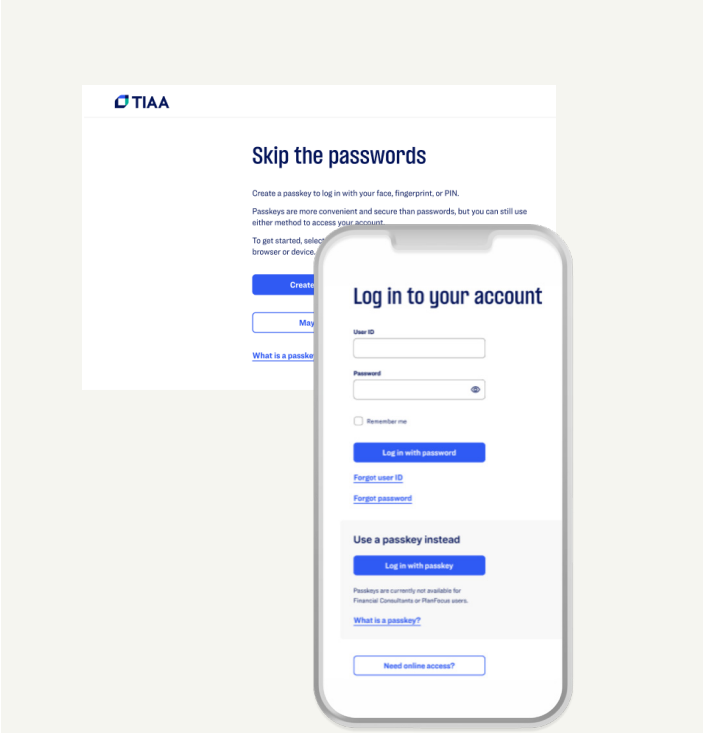
## Simplify the login process with passkey authentication.

Passkeys replace traditional passwords by linking your logins to a trusted device. No more remembering or resetting passwords. You will enjoy a seamless process to secure your accounts from account takeovers and fraud attempts.

### Highlights include:

- **Simple:** Sign in with your device's digital fingerprint, facial recognition or a biometric PIN.
- **Convenient:** Use a phone, laptop or tablet to access accounts anytime, anywhere.
- **Secure:** Protect against fraud and reduce reliance on SMS one-time passwords.

[Learn more about passwordless login]

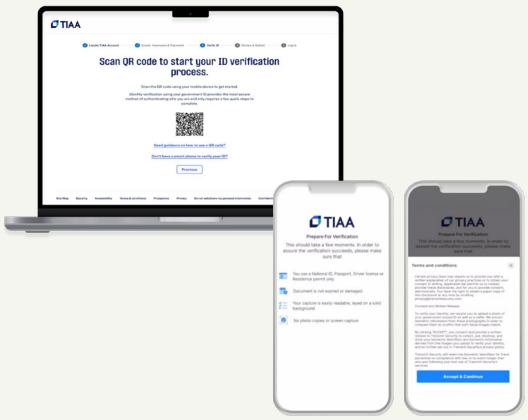



For instutional investor use only. Not for use with or distribution to the general public.

## Register for TIAA digital access in moments with secure mobile ID verification.

You can now verify your identity quickly and securely using a U.S. government ID when setting up your account. There's no need for one-time passwords or knowledge-based questions, resulting in a smoother, more protected process.

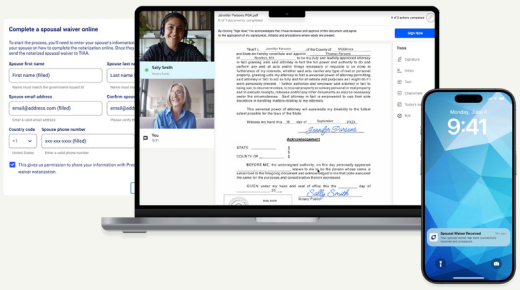
- **Easy and secure:** Snap a photo of a U.S. ID, then match it with a biometric selfie.
- **QR code access:** Just scan and go with a mobile device.
- **Flexible options:** No phone or U.S. ID? No problem—multi-factor authentication alternatives are available.




## Notarize documents with ease through an online notary.

If you are married and submitting spousal consent forms, you can now opt in your spouse to meet with an online notary—no printing, mailing or hassle.

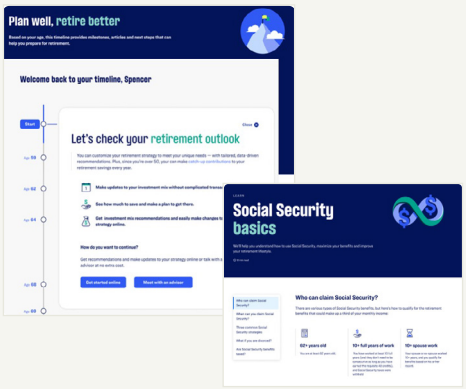
- **Simple and digital:** Forms can be digitally signed and submitted, eliminating the need to download and upload.
- **Fast and convenient:** Spouses can have their signature notarized using an online notary rather than meeting in person.
- **Seamless process:** Forms can be digitally signed and submitted, including notarized spousal consents so you receive your funds faster.




## Navigate progress toward retirement goals with confidence.

The new Retirement Timeline experience for those who are transitioning to retirement makes it easier than ever to track your journey, address key milestones and take next steps.

- **Timely reminders:** Stay on track with helpful nudges—like when to leverage catch-up contributions.
- **Lifestyle insights:** Get content matching your interests.
- **Personalized* guidance:** Confidently retire with clear, tailored advice.

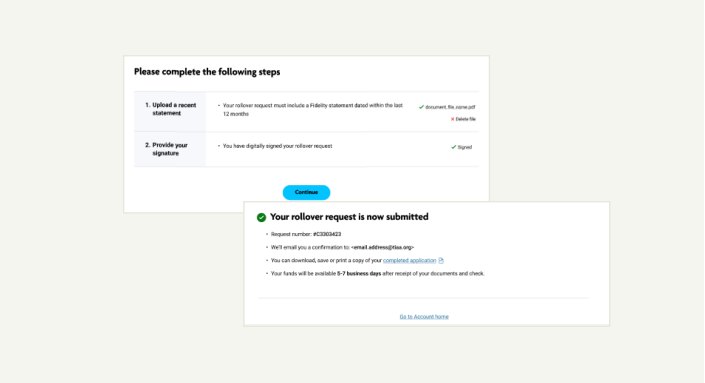



* Available Q2 2025

## Roll over funds in an enhanced digital experience.

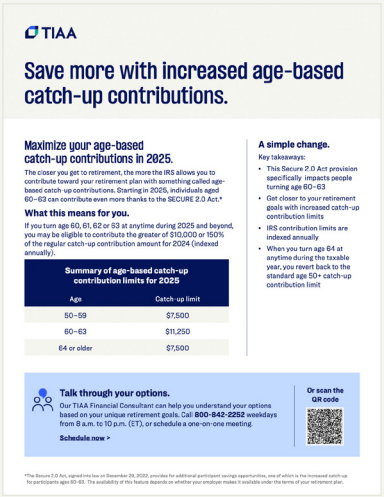
It's easy to transfer funds from another financial institution into your employer-sponsored retirement plan at TIAA using eSign.

- **Fully digital:** No paper forms and no mailing make the process seamless.
- **Fast uploads:** Simply upload the required rollover documents at the time of submission.




## Save more with new age-based catch-up contributions.

In 2025, if you are between ages 60 to 63, you can save more with increased age-based catch-up contributions under the SECURE 2.0 Act, if provided by your plan. If you are within this age range, you can make catch-up contributions up to $11,250.




## Cybersecurity: Safeguarding your information in the age of scams

Are you worried about being a victim of cybercrime? Each year millions of Americans are targets of financial fraud schemes. Hear the latest update from TIAA experts on how to protect yourself.

**Learn more about staying safe online**

For more information or to meet with a TIAA Financial Consultant, call **800-842-2252** or visit **tiaa.org/schedulenow**.

This material is for informational or educational purposes only and is not 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.

The TIAA group of companies does not provide legal or tax advice. Please consult your tax or legal advisor to address your specific 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.

©2025 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

4529954