



A TIAA Financial Essentials webinar

Beneficiary designation considerations

We spend our lifetimes building wealth, and understanding how it will be distributed to our beneficiaries is important to our legacies and our beneficiaries. The SECURE Act made sweeping changes in many areas of retirement benefits, especially on how your beneficiaries are treated. In this seminar, you will learn more about how the acceleration of income taxation will impact both individual and trust beneficiaries, address a new class of beneficiaries, and discuss exceptions to the new rules. In addition to the rules, we'll also cover planning ideas and strategies to address the tax consequences, including ideas to revise your beneficiary designations, the opportunity to convert accumulated wealth to more tax-friendly legacy assets such as Roth IRAs, and how to implement tax-efficient strategies for those with charitable inclinations.

Register today for this live webinar on Wednesday, July 13:

- 3 p.m. to 4 p.m. (ET)
- 2 p.m. to 1 p.m. (CT)
- 1 p.m. to 2 p.m. (MT)
- 12 p.m. to 1 p.m. (PT)

Featured speakers:

Sarah Price
Director, Wealth Planning Strategies
TIAA

Teri Malmstrom
Director, Wealth Planning Strategies
TIAA

Want help?

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

[Register online](#)

Or visit [TIAA.org/webinars](https://www.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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

©2022 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017