



Understanding TIAA-CREF: How to Plan for a Secure and Comfortable Retirement

Irving S. Schloss, Deborah V. Abildsoe

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TIAA-CREF is the largest private pension plan in the world, with more than \$260 billion under management, including an estimated 1% of all shares traded on the New York Stock Exchange. And yet, while there is a wealth of information on IRAs, 401(k)s and other investment vehicles, until now there has been little guidance for the millions of TIAA-CREF plan participants and their advisors.

The TIAA-CREF Book offers the definitive guide to TIAA-CREF for participants, estate planners, and financial advisors. Simply and clearly--and with a droll sense of humor--the authors explain the often complex legal and financial aspects of how the TIAA-CREF plan works, how the investment choices new participants make can affect the funds available at retirement, what the distribution options are for withdrawing money either before or after retirement, and how to leave the fund as an inheritance. For participants in the accumulation stage of their careers, the authors explain the important differences between fixed income securities (TIAA) and equity securities (CREF), and examine the investment choices for both. They address such important issues as how to allocate contributions, how portable an account really is, and how plans differ from employer to employer. In addition to the valuable primer on estate planning--from how to quantify assets, needs, and income to how the Federal Estate Tax affects TIAA-CREF accounts--the authors explore in detail the distribution options available and help weigh the pros and cons of each choice. Drawing on their extensive work in the field of estate planning, the authors cover the gamut of what it takes to make the most out of a TIAA-CREF plan.

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