

Want to see your big picture in a single glance?

See if consolidating* retirement accounts is right for you

If you have retirement savings in multiple accounts, now may be the time to move them into your Larimer County Retirement Plan. Please review the information below and fill out the attached form to start the consolidation process. Having all your retirement savings in one place might simplify your life—with:

Less paperwork



Only one statement—so you can see everything in one place

A clearer picture



Consolidating can make it easier to manage risk and monitor progress

Potential savings



You may pay less in fees and expenses, potentially leaving more for your future¹



Want help getting started?

If you would like to have a personalized 1:1 appointment to discuss your situation, visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT).

* Before consolidating assets, be sure to carefully consider the benefits of both the existing and new product. There will likely be differences in features, costs, surrender charges, services, company strength and other important aspects. There may also be tax consequences or other penalties associated with the transfer of assets. Indirect transfers may be subject to taxation and penalties. Consult with your own advisors regarding your particular situation.

¹ Lower expenses do not necessarily result in higher returns.

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