Growth and Risk

The amount of growth in your retirement plan account depends to a large extent on how much risk you are willing to take. Investment risk refers to the chance the value of your investments will drop due to losses. Generally, investments with the greatest risk also offer the greatest potential for gain, and funds that offer a greater potential for gain also present a greater risk for loss.

When creating your retirement portfolio, diversify your holdings among different asset classes. Since each asset class tends to perform differently than others under certain market conditions, diversification can help reduce overall portfolio volatility.

---

1. Qualified Default Investment Alternative (QDIA)
2. Diversification does not guarantee against loss.
3. Any guarantees under annuities issued by TIAA are subject to TIAA’s claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.