

# MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT METRO STATE COLLEGE.

## INDIVIDUAL COUNSELING

INDIVIDUAL COUNSELING SESSIONS. We will be offering Individual Counseling Sessions, where you can discuss your personal financial situation with a TIAA-CREF consultant on a confidential basis. They will be available to discuss how to help you achieve your financial goals by investing in financial solutions such as mutual funds, brokerage, life insurance and annuities.

### This Individual Counseling Session will help you simplify your retirement by:

- Providing objective advice and asset allocation based on your individual needs
- Showing you how you can obtain a personalized actionable plan
- Recommending fund selections to keep you on track to and through retirement
- Reviewing your retirement income options

Date(s)	Time(s)	Location(s)
Wed, Oct 1, 2008	8:00 a.m. - 3:30 p.m.	Administration Bldg, Suite 510
Thu, Oct 30, 2008	8:00 a.m. - 3:30 p.m.	Tivoli Student Union, Rm 317
Tue, Nov 11, 2008	8:00 a.m. - 3:30 p.m.	Administration Bldg, Suite 510

### SIGN UP TODAY:

To schedule a counseling session, please visit our website at [tiaa-cref.org/moc](http://tiaa-cref.org/moc).

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Investing in securities involves risk, including possible loss of principal.



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***You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or go to [www.tiaa-cref.org](http://www.tiaa-cref.org) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.*** Insurance and annuity products issued by TIAA (Teachers Insurance and Annuity Association), New York, NY and TIAA-CREF Life Insurance Co., New York, NY.

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