



Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at SUNY ONEONTA MORRIS CONFERENCE CENTER

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can.

Register at

www.tiaa-cref.org/letstalk
or call 866 842-2046.

INDIVIDUAL COUNSELING

PERSONALIZED, OBJECTIVE ADVICE. A detailed evaluation tells you everything you need to know and do.

Our individual counseling session will help you answer these questions:

- Are you setting realistic goals for key life events and retirement?
- Can you better balance your spending priorities to help you save more for your financial goals?
- What investment mix and strategy is best for you to increase your portfolio's potential, including protecting against cost-of-living increases?
- What retirement income options best fit your situation?

Date(s)	Time(s)	Location(s)
Wed, Oct 12, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105
Tue, Oct 25, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105
Tue, Nov 22, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105
Mon, Nov 28, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105
Mon, Dec 5, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105
Thu, Dec 15, 2011	9:00 a.m. - 5:00 p.m.	Morris Conf. Ctr. RM 105

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Keep in mind that there are always inherent risks associated with investing in securities.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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/prospectuses for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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Financial Services