

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT SUNY ONEONTA.

INDIVIDUAL COUNSELING

OUR RETIREMENT SPECIALISTS ARE NONCOMMISSIONED.

Our advisors receive no commissions. Instead, they are compensated through a salary-plus-incentive program that emphasizes client service excellence. This system is the result of core values that haven't changed in our 90-year history.

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)
Thu, Aug 20, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 121
Wed, Sep 16, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Thu, Sep 17, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Tue, Oct 20, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Wed, Oct 21, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Wed, Nov 4, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Thu, Nov 5, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Tue, Dec 15, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105
Wed, Dec 16, 2009	9:00 a.m. - 5:00 p.m.	Morris Conference Center 105

SIGN UP TODAY:

To discuss your plan and options for managing your retirement savings or to schedule an appointment with a TIAA-CREF Individual Consultant, please call us at **(800)732-8353**, Monday through Friday, from 9:00 a.m. to 8:00 p.m. (ET).

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.



FINANCIAL SERVICES
FOR THE GREATER GOOD®

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Advisory services are provided by Advice and Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment advisor.

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