



Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at Agnes Scott College.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at www.tiaa-cref.org/letstalk1 or call **866 843-5640**, Monday through Friday from 9 a.m. to 8 p.m. (ET).

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 17, 2012	9:00 a.m. - 4:00 p.m.	Evans Dining Hall, Lower L. rm 4
Thu, Oct 18, 2012	9:00 a.m. - 4:00 p.m.	Evans Dining Hall, Lower L., rm 4

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