

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT KALAMAZOO 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.

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)
Tue, Oct 27, 2009	9:00 a.m. - 5:00 p.m.	Stryker Center, Chen Room
Wed, Oct 28, 2009	9:00 a.m. - 5:00 p.m.	Stryker Center, Chen Room

SIGN UP TODAY:

To schedule a counseling session, please visit our website at tiaa-cref.org/moc or call **the E. Lansing office at (866)842-2825, and enter 25-3663.**

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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FOR THE GREATER GOOD®

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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 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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