



# Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at the University of Wisconsin - Whitewater

## SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Call **866 843-5640**, Monday through Friday from 9 a.m. to 8 p.m. (ET).

## INDIVIDUAL COUNSELING

INDIVIDUAL COUNSELING SESSIONS AT NO ADDITIONAL COST TO YOU

You can discuss your personal financial situation with an experienced TIAA-CREF Financial Consultant on a confidential basis. They are 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:**

- Consolidating your retirement accounts to make managing your holdings easier, particularly when it comes to tax preparation
- Offering any needed estate planning, including addressing one's life insurance needs and wealth transfer strategies
- Reviewing your retirement income options to provide you with the most flexibility possible

| Date(s)           | Time(s)                | Location(s)                     |
|-------------------|------------------------|---------------------------------|
| Wed, Jul 24, 2013 | 9:30 a.m. - 2:30 p.m.  | University Ctr., Rms. 264 & 266 |
| Thu, Jul 25, 2013 | 9:30 a.m. - 12:30 p.m. | University Ctr., Rms. 264 & 266 |

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. Brokerage services are provided by TIAA-CREF Brokerage services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC. 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](http://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