

MARK YOUR CALENDAR!

OBERLIN COLLEGE AND TIAA-CREF ANNOUNCE INDIVIDUAL COUNSELING SESSIONS.

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.

Date(s)	Location(s)
Tue, Jan 5, 2010	Wilder Hall - Room 220
Tue, Jan 19, 2010	Wilder Hall - Room 220
Wed, Jan 20, 2010	Wilder Hall - Room 220
Tue, Jan 26, 2010	Wilder Hall - Room 220
Tue, Feb 2, 2010	Wilder Hall - Room 220
Wed, Feb 10, 2010	Wilder Hall - Room 220
Thu, Feb 11, 2010	Wilder Hall - Room 220
Tue, Feb 23, 2010	Wilder Hall - Room 220
Tue, Mar 2, 2010	Wilder Hall - Room 220
Mon, Mar 15, 2010	Wilder Hall - Room 220
Tue, Mar 16, 2010	Wilder Hall - Room 220
Tue, Mar 30, 2010	Wilder Hall - Room 220

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. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC.

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.