

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT OBERLIN 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.

Date(s)	Location(s)
Tue, Oct 6, 2009	Wilder Hall - Room 220
Tue, Oct 13, 2009	Wilder Hall - Room 220
Wed, Oct 14, 2009	Wilder Hall - Room 220
Tue, Oct 20, 2009	Wilder Hall - Room 220
Tue, Nov 3, 2009	Wilder Hall - Room 220
Wed, Nov 4, 2009	Wilder Hall - Room 220
Thu, Nov 5, 2009	Wilder Hall - Room 220
Tue, Nov 10, 2009	Wilder Hall - Room 220
Tue, Dec 1, 2009	Wilder Hall - Room 220
Wed, Dec 2, 2009	Wilder Hall - Room 220
Thu, Dec 3, 2009	Wilder Hall - Room 220
Wed, Dec 9, 2009	Wilder Hall - Room 220

SIGN UP TODAY:

To schedule a counseling session, please visit our website at tiaa-cref.org/moc or call **Stacie Hutchison, Administrative Assistant** at **(877)209-3138**, extension 1009.

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®

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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.