



Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at UNIVERSITY OF MARY WASHINGTON.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at www.tiaa-cref.org/schedulenow or call **800 732-8353**, Monday through Friday from 8 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 pursue your financial goals by investing in financial products such as mutual funds, brokerage, life insurance and annuities.

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 right for you?
- What retirement income options may be right for your situation?

This Individual Counseling Session can help you simplify your retirement by:

- Reviewing your retirement income options to provide you with the most flexibility possible
- Discussing consolidation, if appropriate for your situation.

Date(s)	Time(s)	Location(s)
Wed, Dec 17, 2014	9:00 a.m. - 4:00 p.m.	GEORGE WASHINGTON HALL

George Washington Hall - Rm 106, 1301 COLLEGE AVENUE, FREDERICKSBURG, VA

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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 of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each of the foregoing is solely responsible for its own financial condition and contractual obligations.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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Financial Services