

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT THE UNIVERSITY OF NORTHERN COLORADO.

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.

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) |
|------------------|-----------------------|-----------------------------|
| Wed, Feb 3, 2010 | 9:00 a.m. - 4:00 p.m. | University Center, Spruce A |
| Tue, Feb 9, 2010 | 9:00 a.m. - 4:00 p.m. | University Center, Spruce B |

SIGN UP TODAY:

To schedule a counseling session, please call **The TIAA-CREF Denver Local Office** at **(800)842-2009**.

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 www.tiaa-cref.org/prospectus for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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