Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at Shippensburg University.

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.

Date(s)	Time(s)	Location(s)
Wed, Jan 22, 2014	9:00 a.m. - 5:00 p.m.	Old Main, Room 203B
Mon, Feb 10, 2014	9:00 a.m. - 5:00 p.m.	Old Main, Room 203B
Mon, Mar 31, 2014	9:00 a.m. - 5:00 p.m.	Old Main, Room 203B
Wed, Apr 16, 2014	9:00 a.m. - 5:00 p.m.	Old Main, Room 203B
Thu, May 15, 2014	9:00 a.m. - 5:00 p.m.	Old Main, Room 203B

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 for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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TIAA CREF

Financial Services