

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT BARUCH COLLEGE.

INDIVIDUAL COUNSELING

OBJECTIVE. TIAA-CREF, in partnership with Ibbotson Associates, an industry-leading authority on asset allocation, can objectively show you whether - how to - adjust your portfolio to help strengthen your retirement plans. A detailed evaluation tells you everything you need to know and do. There is no fee for this added benefit.

We'll help you answer these 3 questions:

- Are you on the right financial track for retirement?
- Do you need to save more to reach your financial goals?
- What asset allocation mix and investment strategy is best for you?

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) |
|-------------------|-----------------------|--------------------------------|
| Tue, Jan 26, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |
| Wed, Feb 24, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |
| Fri, Mar 26, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |
| Wed, Apr 21, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |
| Wed, May 26, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |
| Tue, Jun 8, 2010 | 9:00 a.m. - 5:00 p.m. | 135 East 22nd Street, Room 200 |

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).

Note: The projections and other information generated by Ibbotson Associates regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and do not guarantee future results. The results may vary with each use over time.

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®

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Advisory services are provided by Advice and Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment advisor.

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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