



# Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at the University at Albany.

## 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

PERSONALIZED, OBJECTIVE ADVICE. 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 best for you to increase your portfolio's potential, including protecting against cost-of-living increases?
- What retirement income options best fit your situation?

Date(s)	Time(s)	Location(s)
Fri, Jan 20, 2012	9:00 a.m. - 4:00 p.m.	Draper 105
Tue, Jan 31, 2012	9:00 a.m. - 4:00 p.m.	Campus Center 367
Mon, Feb 6, 2012	9:00 a.m. - 4:00 p.m.	Campus Center 367
Mon, Feb 13, 2012	9:00 a.m. - 4:00 p.m.	Draper 105
Wed, Feb 29, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Wed, Mar 7, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Tue, Mar 13, 2012	9:00 a.m. - 5:00 p.m.	Draper 105
Wed, Mar 21, 2012	9:00 a.m. - 3:00 p.m.	Classroom 5, George Ed Ctr
Thu, Mar 29, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Wed, Apr 4, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Thu, Apr 12, 2012	9:00 a.m. - 5:00 p.m.	Draper 105
Thu, Apr 19, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Tue, May 8, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367
Wed, May 16, 2012	9:00 a.m. - 5:00 p.m.	Draper 105
Thu, May 24, 2012	9:00 a.m. - 5:00 p.m.	Campus Center 367

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 (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](http://www.tiaa-cref.org/prospectuses) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.***

©2011 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.



Financial Services