

# MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT THE UNIVERSITY AT ALBANY.

## INDIVIDUAL COUNSELING

OUR RETIREMENT SPECIALISTS ARE NONCOMMISSIONED.

Our advisors receive no commissions. Instead, they are compensated through a salary-plus-incentive program that emphasizes client service excellence. This system is the result of core values that haven't changed in our 90-year history.

**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)
Thu, Sep 10, 2009	9:00 a.m. - 5:00 p.m.	Campus Center Terrace Lounge
Tue, Sep 15, 2009	9:00 a.m. - 5:00 p.m.	Draper 105
Wed, Sep 23, 2009	9:00 a.m. - 5:00 p.m.	University Hall 107
Tue, Oct 6, 2009	9:00 a.m. - 5:00 p.m.	University Administration Bldg 320
Wed, Oct 14, 2009	9:00 a.m. - 12:00 p.m.	University Hall 105
Wed, Oct 14, 2009	1:00 p.m. - 5:00 p.m.	University Hall 107
Tue, Nov 3, 2009	9:00 a.m. - 5:00 p.m.	Campus Center 364
Wed, Nov 18, 2009	9:00 a.m. - 5:00 p.m.	University Hall 107
Wed, Dec 2, 2009	9:00 a.m. - 5:00 p.m.	Draper 105
Tue, Dec 8, 2009	9:00 a.m. - 5:00 p.m.	Campus Center 364
Thu, Dec 17, 2009	9:00 a.m. - 5:00 p.m.	University Hall 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).

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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