



# Mark Your Calendar!

Minnesota State University, Mankato and TIAA-CREF announce Individual Counseling sessions.

## SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at [www.tiaa-cref.org/letstalk1](http://www.tiaa-cref.org/letstalk1) or 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 18, 2012	8:00 a.m. - 3:00 p.m.	CSU, Room 203
Thu, Jan 19, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 238
Fri, Jan 20, 2012	8:00 a.m. - 3:00 p.m.	CSU, Room 123
Tue, Feb 7, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 203
Wed, Feb 8, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 203
Thu, Feb 9, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 123
Fri, Feb 10, 2012	8:00 a.m. - 11:00 a.m.	CSU, Room 256
Tue, Mar 20, 2012	9:00 a.m. - 3:00 p.m.	CSU, Room 123
Wed, Mar 21, 2012	8:00 a.m. - 3:00 p.m.	CSU, Room 203
Thu, Mar 22, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 203
Tue, Apr 10, 2012	9:00 a.m. - 3:00 p.m.	CSU, Room 123
Wed, Apr 11, 2012	8:00 a.m. - 3:00 p.m.	CSU, Room 203
Tue, May 22, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 202
Wed, May 23, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 202
Thu, May 24, 2012	8:00 a.m. - 2:00 p.m.	CSU, Room 202
Fri, May 25, 2012	8:00 a.m. - 11:00 a.m.	CSU, Room 202

Individuals with a disability who need a reasonable accommodation to participate in this event, please contact Wendy Schuller at 507-389-2015 (V), 800-627-3529 or 711 (MRS/TTY) at least three working days prior to the event.

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.

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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/prospectuses](http://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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Financial Services