

MARK YOUR CALENDAR!

MINNESOTA STATE UNIVERSITY, MANKATO AND TIAA-CREF ANNOUNCE INDIVIDUAL COUNSELING SESSIONS.

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)
Tue, Jan 26, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Wed, Jan 27, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Thu, Jan 28, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Wed, Feb 17, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Thu, Feb 18, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Tue, Mar 16, 2010	8:00 a.m. - 3:00 p.m.	CSU 123
Wed, Mar 17, 2010	8:00 a.m. - 3:00 p.m.	CSU 123

To schedule an appointment, please call our Service and Scheduling Group at 1-800-732-8353 or call *Anjali @ 952-830-3100 x 453118*.

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.



FINANCIAL SERVICES
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.

Annuity products issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. ©2009 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, NY 10017.