YOU'RE INVITED! TIAA-CREF WILL BE CONDUCTING ONE-ON-ONE COUNSELING SESSIONS at Minnesota State University - Mankato

One-on-One Counseling Sessions

Let us help you make financial decisions that are right for you. Schedule an appointment today with a TIAA-CREF consultant who will be available to answer questions about your financial matters.

We'll help you:

- Select your TIAA-CREF options
- Find the right allocation mix for you
- Develop your own strategy
- Understand basic types of investment choices available

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<td>Monday, February 13, 2006</td>
<td>9:00 a.m. – 4:00 p.m.</td>
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<td>Tuesday, February 14, 2006</td>
<td>9:00 a.m. – 5:00 p.m.</td>
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<td>Wednesday, February 15, 2006</td>
<td>9:00 a.m – 2:00 p.m.</td>
<td>CSU 203</td>
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To schedule an appointment, please visit our Web site at www.tiaa-cref.org/moc

Or call Sue at 800 877 6602

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Investing in securities involves market risks. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so an investor’s share, when redeemed, will be worth more or less than the original cost.

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] for a prospectus that contains this and other information. Please read the prospectus carefully before investing.


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