

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, Nov 3, 2009	8:00 a.m. - 3:00 p.m.	CSU, Room 123
Wed, Nov 4, 2009	8:00 a.m. - 3:00 p.m.	CSU, Room 123
Tue, Dec 15, 2009	8:00 a.m. - 3:00 p.m.	CSU, Room 123
Wed, Dec 16, 2009	8:00 a.m. - 3:00 p.m.	CSU, Room 123

SIGN UP TODAY:

To schedule an appointment, please visit our website at tiaa-cref.org/moc or call **(800)877-6602**, extension 45-3102.

Individuals with a disability who need a reasonable accommodation to participate in this event, please contact WendySchuller 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. Investing in securities involves risk, including possible loss of principal.

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