

MARK YOUR CALENDAR!

TIAA-CREF WILL BE CONDUCTING A FINANCIAL EDUCATION WEBINAR AT MINNESOTA STATE COLLEGES AND UNIVERSITIES.

DEVELOPING AN ASSET ALLOCATION STRATEGY

Whether you are just starting to build your savings, or are already on your way to saving and investing for your future, it's important to build a diversified portfolio. Diversification does not prevent against loss, however understanding the basic concepts of asset allocation and how to apply them to your situation can help increase your chances for success.

Topics will include:

- How to assess your risk tolerance
- Choosing an asset allocation mix that's right for you
- Diversifying your portfolio
- TIAA-CREF investment choices

Date(s)	Time(s)	Location(s)
Tue, Dec 4, 2007	9:00 a.m. - 10:00 a.m.	Webinar
Wed, Dec 5, 2007	12:00 p.m. - 1:00 p.m.	Webinar

WEBINAR INSTRUCTIONS:

The latest version of Java will be required.

To join the meeting at the scheduled start time, follow these steps:

1. Dial into this meeting's Global Crossing audio conference using a touch-tone phone:

Ready-Access telephone number: **800 851-3758**

Access code: **830-3106**

2. Click the link below to join the eMeeting (you may need to cut and paste this link into your browser's address window):

<https://www.callinfo.com/interface/guest.jsp?host=globalcrossing&mmid=0&javaForwarded=true&javatested=true>

3. Enter Conference Phone Number: **8008513758**

Enter Access Code: **8303106**

4. Enter your name (email address optional)

NOTE: The process of joining an eMeeting may take a few minutes, depending on your Internet connection speed. The host must also start the eMeeting before you may join.



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MNSCU - L406 - P11100 (11/07)