

# MARK YOUR CALENDAR!

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

## 5 HABITS OF HIGHLY SUCCESSFUL INVESTORS

When you're beginning an investment strategy, you don't have to know everything about the financial markets, but you do need to grasp the essentials. Join us to find out what techniques investors use when making their investment decisions.

### Topics will include:

- Realizing tax advantages
- Potentially reducing risk with diversification
- Recognizing the pitfalls of market timing
- Understanding the impact of expenses

Date(s)	Time(s)	Location(s)
Thu, Nov 5, 2009	9:00 a.m. - 10:00 a.m.	Webinar
Thu, Nov 5, 2009	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: **704-0435**

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: **7040435**

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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