

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT COLORADO STATE UNIVERSITY.

INDIVIDUAL COUNSELING

INDIVIDUAL COUNSELING SESSIONS. We will be offering Individual Counseling Sessions, where you can discuss your personal financial situation with a TIAA-CREF consultant on a confidential basis. They will be available to discuss how to help you achieve your financial goals by investing in financial solutions such as mutual funds, brokerage, life insurance and annuities.

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, Jul 22, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 24
Wed, Jul 23, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 24
Tue, Aug 12, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 24
Tue, Sep 16, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Wed, Sep 17, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Tue, Sep 23, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Tue, Oct 7, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Wed, Oct 8, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Tue, Oct 21, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Tue, Nov 4, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234
Wed, Nov 5, 2008	9:00 a.m. - 4:00 p.m.	Lory Student Center, Room 234

SIGN UP TODAY:

To schedule a counseling session, please visit our website at www.tiaa-cref.org/moc or call (800)842-2009.



FINANCIAL SERVICES
FOR THE GREATER GOOD®

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.

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. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC. **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.** Insurance and annuity products issued by TIAA (Teachers Insurance and Annuity Association), New York, NY and TIAA-CREF Life Insurance Co., New York, NY.

© 2008 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, NY 10017