



# Mark Your Calendar!

## TIAA-CREF announces Individual Counseling Sessions at Mercer County Community College!

### SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at [www.tiaa-cref.org/letstalk1](http://www.tiaa-cref.org/letstalk1) or call **866 843-5640**, Monday through Friday from 9 a.m. to 8 p.m. (ET).

### INDIVIDUAL COUNSELING

#### INDIVIDUAL COUNSELING SESSIONS AT NO ADDITIONAL COST TO YOU

You can discuss your personal financial situation with an experienced TIAA-CREF Financial Consultant on a confidential basis. They are 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.

A detailed evaluation tells you everything you need to know and do.

Our individual counseling session will help you answer these questions:

- Are you setting realistic goals for key life events and retirement?
- Can you better balance your spending priorities to help you save more for your financial goals?
- What investment mix and strategy is best for you to increase your portfolio's potential, including protecting against cost-of-living increases?
- What retirement income options best fit your situation?

#### **This Individual Counseling Session will help you simplify your retirement by:**

- Consolidating your retirement accounts to make managing your holdings easier, particularly when it comes to tax preparation
- Offering any needed estate planning, including addressing one's life insurance needs and wealth transfer strategies
- Reviewing your retirement income options to provide you with the most flexibility possible

<b>Date(s)</b>	<b>Time(s)</b>	<b>Location(s)</b>
Thu, Nov 7, 2013	9:00 a.m. - 4:00 p.m.	Human Resources

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Keep in mind that there are always inherent risks associated with investing in securities. TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

Investment, insurance and annuity products: are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

***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/prospectuses](http://www.tiaa-cref.org/prospectuses) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.***

©2013 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.



Financial Services