



Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at Drexel University.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at 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.

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
- Reviewing your retirement income options to provide you with the most flexibility possible

Date(s)	Time(s)	Location(s)
Mon, Jan 27, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Fri, Feb 7, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Wed, Mar 5, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Tue, Apr 1, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Mon, May 5, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Mon, Jun 9, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Mon, Jul 14, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Wed, Aug 6, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Fri, Sep 19, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Mon, Oct 6, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Mon, Nov 17, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room
Wed, Dec 10, 2014	9:00 a.m. - 4:00 p.m.	HR Conference Room

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.

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 for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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Financial Services