

# MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT RHODE ISLAND COLLEGE.

## 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.

OBJECTIVE. TIAA-CREF, in partnership with Ibbotson Associates, an industry-leading authority on asset allocation, can objectively show you whether - how to - adjust your portfolio to help strengthen your retirement plans. A detailed evaluation tells you everything you need to know and do. There is no fee for this added benefit.

We'll help you answer these 3 questions:

- Are you on the right financial track for retirement?
- Do you need to save more to reach your financial goals?
- What asset allocation mix and investment strategy is best for you?

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

- Understand the importance of protecting your assets against inflation
- Discuss simplifying your finances through consolidating your assets
- Determine whether you have enough life insurance

Date(s)	Time(s)	Location(s)
Wed, Oct 15, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204
Thu, Oct 16, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204
Tue, Nov 4, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204
Fri, Nov 7, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204
Mon, Dec 15, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204
Tue, Dec 16, 2008	8:30 a.m. - 4:30 p.m.	Donovan Dining Center, Room 204

### SIGN UP TODAY:

To schedule an appointment, please visit our website at [ttaa-cref.org/moc](http://ttaa-cref.org/moc) or call **Susan Geist** at **(800)842-2004**.

Note: The projections and other information generated by Ibbotson Associates regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and do not guarantee future results. The results may vary with each use over time.

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.



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