

MARK YOUR CALENDAR!

TIAA-CREF WILL BE CONDUCTING A FINANCIAL EDUCATION SEMINAR AND INDIVIDUAL COUNSELING SESSIONS AT XAVIER UNIVERSITY OF LOUISIANA.

TAX-SMART WAYS TO SAVE AND INVEST

Identifying potential areas for saving money involves three important steps: reducing the taxes you pay on earnings, reducing the amount you spend, and making choices that are 'tax smart,' so you can keep more of what you earn.

We'll discuss:

- Budgeting and debt management
- Tax-favored financial products
- Roth and Traditional IRAs

Date	Time	Location
Tue, Oct 27, 2009	10:00 a.m. - 11:00 a.m.	University Center - Rm 205

INDIVIDUAL COUNSELING

INDIVIDUAL COUNSELING SESSIONS. We will also 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, Oct 27, 2009	12:00 p.m. - 5:00 p.m.	Human Resources Conf Room
Wed, Oct 28, 2009	9:00 a.m. - 4:00 p.m.	Human Resources Conf Room

SIGN UP TODAY:

To schedule an appointment, Please visit our website at tiaa-cref.org/moc or call **TIAA-CREF** at **(800)842-2006**.

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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TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.