



# Mark Your Calendar!

Xavier University of Louisiana and TIAA-CREF announce Individual Counseling sessions.

## 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 866 842-2951.

## INDIVIDUAL COUNSELING

<b>Date(s)</b>	<b>Time(s)</b>	<b>Location(s)</b>
Mon, Sep 19, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410
Tue, Sep 20, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410
Tue, Oct 18, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410
Wed, Oct 19, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410
Mon, Dec 12, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410
Tue, Dec 13, 2011	9:00 a.m. - 5:00 p.m.	HR Conference Room, Suite 410

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

©2011 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.



Financial Services