

MARK YOUR CALENDAR!

TIAA-CREF ANNOUNCES INDIVIDUAL COUNSELING SESSIONS AT THE UNIVERSITY OF LOUISIANA MONROE.

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.

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, Mar 23, 2010 | 9:00 a.m. - 5:00 p.m. | Student Center Conference Room #160 |
| Wed, Mar 24, 2010 | 9:00 a.m. - 5:00 p.m. | Student Center Conference Room #160 |

SIGN UP TODAY:

To discuss your plan and options for managing your retirement savings or to schedule an appointment with a TIAA-CREF Individual Consultant, please call us at **(800)732-8353**, Monday through Friday, from 9:00 a.m. to 8:00 p.m. (ET).

The investment products and strategies that will be presented may be subject to market and other risks, including possible loss of principal.



FINANCIAL SERVICES
FOR THE GREATER GOOD®

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Advisory services are provided by Advice and Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment advisor. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC.

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.

Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Co., New York, NY. ©2010 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, NY 10017.