



Mark Your Calendar!

The University of Notre Dame 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 or call Lori Evans at 877 267-4507, extension 25-6219.

INDIVIDUAL COUNSELING

A detailed evaluation tells you everything you need to know and do.

Our individual counseling session will help you answer these questions:

- Are you setting realistic goals for key life events and retirement?
- Can you better balance your spending priorities to help you save more for your financial goals?
- What investment mix and strategy is best for you to increase your portfolio's potential, including protecting against cost-of-living increases?
- What retirement income options best fit your situation?

Date(s)	Time(s)	Location(s)
Wed, Oct 23, 2013	12:00 p.m. - 4:00 p.m.	TIAA-CREF Office
Thu, Oct 24, 2013	9:00 a.m. - 1:00 p.m.	TIAA-CREF Office
Wed, Nov 6, 2013	9:00 a.m. - 4:00 p.m.	TIAA-CREF Office
Thu, Nov 7, 2013	8:15 a.m. - 2:45 p.m.	TIAA-CREF Office

The TIAA-CREF South Bend office is located at 1251 Eddy Street. The office is in the Eddy Street Executive Suites in Suite 200. Enter through the brick corridor, between Outpost Sports and O'Rourke's Public House and take the elevator to the second floor.



Financial Services

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

©2013 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.