



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. Call **866 843-5640**, Monday through Friday from 9 a.m. to 8 p.m. (ET).

INDIVIDUAL COUNSELING

INDIVIDUAL COUNSELING SESSIONS AT NO ADDITIONAL COST TO YOU

You can discuss your personal financial situation with an experienced TIAA-CREF Financial Consultant on a confidential basis. They are 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.

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, Feb 12, 2014	9:00 a.m. - 5:00 p.m.	TIAA-CREF Office
Thu, Feb 13, 2014	8:15 a.m. - 2:45 p.m.	TIAA-CREF Office
Tue, Feb 18, 2014	9:00 a.m. - 5:00 p.m.	McKenna 108
Wed, Feb 19, 2014	9:00 a.m. - 5:00 p.m.	McKenna 108
Thu, Feb 27, 2014	9:00 a.m. - 5:00 p.m.	McKenna 108
Tue, Mar 11, 2014	9:00 a.m. - 5:00 p.m.	TIAA-CREF Office
Wed, Mar 12, 2014	9:00 a.m. - 5:00 p.m.	TIAA-CREF Office
Thu, Mar 13, 2014	8:15 a.m. - 2:45 p.m.	TIAA-CREF Office
Tue, Mar 25, 2014	9:00 a.m. - 5:00 p.m.	McKenna 108
Wed, Mar 26, 2014	9:00 a.m. - 5:00 p.m.	McKenna 108

The TIAA-CREF South Bend office is located in the Eddy Suites Executive Suites in Eddy Street Commons (near the corner of Eddy St. and Angela Blvd.). The address is 1251 Eddy Street.

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. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

Investment, insurance and annuity products: are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

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Financial Services