Mark Your Calendar!

Ball State University and TIAA-CREF announce Individual Counseling sessions.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can by calling Erin Robertson at 877 267-4507, extension 25-6209.

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.

PERSONALIZED, OBJECTIVE ADVICE. 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, May 9, 2012	9:00 a.m. - 4:00 p.m.	LA Pittenger Center, Orr Room
Thu, May 10, 2012	9:00 a.m. - 4:00 p.m.	LA Pittenger Center, Orr Room
Thu, May 17, 2012	9:00 a.m. - 4:00 p.m.	LA Pittenger Center, Orr Room

The Orr Room is located on the 2nd floor of the LA Pittenger Center.

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.

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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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TIAA CREF
Financial Services