



Mark Your Calendar!

TIAA-CREF will be conducting a Financial Education Webinar for Minnesota State Colleges and Universities.

YOUR RETIREMENT INCOME OPTIONS

We'll help you answer these questions:

- When can I retire?
- Am I saving enough for retirement? Do I need to save more?
- Where will it come from? Is there a shortfall?
- How will I pay myself in retirement to help meet my needs?
- What income options best fit my situation?

Topics will include:

- Sources of retirement income
- Evaluating your retirement income needs
- Recommending fund selections to help you plan for – and live well in – retirement
- How to identify savings gaps
- The importance of examining your mix of investments

Date(s)	Time(s)	Location(s)
Thu, Dec 15, 2011	12:00 p.m. - 1:00 p.m.	Webinar

WEBINAR INSTRUCTIONS:

The latest version of Java will be required.

To join the meeting at the scheduled start time, follow these steps:

1. Dial into this meeting's Global Crossing audio conference using a touch-tone phone:

Ready-Access telephone number: **800 851-3758**

Access code: **7040435**

2. Click the link below to join the eMeeting (you may need to cut and paste this link into your browser's address window):

<https://www.callinfo.com/interface/guest.jsp?host=globalcrossing&mmid=0&javaForwarded=true&javatested=true>

3. Enter Conference Phone Number: **8008513758**

Enter Access Code: **7040435**

4. Enter your name (email address optional)

NOTE: The process of joining an eMeeting may take a few minutes, depending on your Internet connection speed. The host must also start the eMeeting before you may join.

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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Financial Services