



Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at Old Dominion University.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at www.tiaa-cref.org/letstalk1 or call **866 843-5640**, Monday through Friday from 9 a.m. to 8 p.m. (ET).

INDIVIDUAL COUNSELING

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, Jan 30, 2013	9:00 a.m. - 5:00 p.m.	Web Center/ Reich Room
Thu, Jan 31, 2013	9:30 a.m. - 5:00 p.m.	Webb Center/York River Room

**All counseling sessions will be held at
The Webb Center
5115 HAMPTON ROAD
NORFOLK, VA 23529**

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.

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Financial Services