



# Mark Your Calendar!

## TIAA-CREF announces Individual Counseling Sessions at Rensselaer Polytechnic Institute.

### SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can. Register at [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow) or call **800 732-8353**, Monday through Friday from 8 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 pursue your financial goals by investing in financial products 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 my investments properly allocated?
- Am I on track to meet my retirement goals?
- Am I saving enough?
- How and from where do I draw retirement income?

The sessions will provide you with a personalized actionable plan based on, among other things, your goals, time horizon and individual risk tolerance.

Date(s)	Time(s)	Location(s)
Thu, Nov 17, 2016	8:30 a.m. - 3:30 p.m.	Division of HR, 2nd Floor
Fri, Nov 18, 2016	8:30 a.m. - 2:30 p.m.	Division of HR, 2nd Floor
Tue, Dec 13, 2016	9:00 a.m. - 5:00 p.m.	Division of HR, 2nd Floor
Thu, Dec 15, 2016	8:30 a.m. - 4:30 p.m.	Division of HR, 2nd Floor

**21 Union Street, Troy, NY 12180**

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

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., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each of the foregoing is solely responsible for its own financial condition and contractual obligations.

***You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.***

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Financial Services