



Mark Your Calendar!

William Paterson 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

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?

This Individual Counseling Session will help you simplify your retirement by:

- Consolidating your retirement accounts to make managing your holdings easier, particularly when it comes to tax preparation
- Offering any needed estate planning, including addressing one's life insurance needs and wealth transfer strategies
- Reviewing your retirement income options to provide you with the most flexibility possible

Date(s)	Time(s)	Location(s)
Fri, Sep 6, 2013	9:00 a.m. - 5:00 p.m.	University Commons rm 327
Wed, Sep 25, 2013	9:00 a.m. - 5:00 p.m.	Valley Road rm 1003
Wed, Oct 2, 2013	9:00 a.m. - 5:00 p.m.	University Commons rm 327
Thu, Oct 24, 2013	9:00 a.m. - 5:00 p.m.	Valley Road rm 1003
Fri, Nov 1, 2013	9:00 a.m. - 5:00 p.m.	University Commons rm 327
Fri, Nov 15, 2013	9:00 a.m. - 5:00 p.m.	Valley Road rm 1003
Fri, Dec 6, 2013	9:00 a.m. - 5:00 p.m.	University Commons rm 327
Fri, Dec 13, 2013	9:00 a.m. - 5:00 p.m.	Valley Road rm 1003



Financial Services

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.

©2013 and prior years Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.