## TIAA-CREF will again be offering One-on-One Counseling Sessions at

# WVHEPC - Marshall University

**Let us help you make financial decisions that are right for you. Schedule an appointment today with a TIAA-CREF Consultant who will be available to answer questions about your financial matters.**

**Topics will include:**

- **What's new at TIAA-CREF**
- **How to save on taxes while saving for retirement**
- **Tax-deferred annuity program**
- **Strategies to consider when allocating your funds between TIAA and CREF**
- **Ways to save**

**Tuesday - Thursday, July 30th to August 1st, 2013 with Chad Firmstone**
**Location:** **Old Main Room 322B**
**Time:** **8:30am – 3:00 pm**
**To Schedule Online:** **https://publictools.tiaa-cref.org/public/tools/events?eventId=1-1IIX75B**

## To schedule a counseling appointment, please contact SSG at (800) 732-8353 or the Pittsburgh Office at (877) 209-3136.

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Investing in securities involves market risks. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so an investor's share, when redeemed, will be worth more or less than the original cost.

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] for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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