



# Mark Your Calendar!

TIAA-CREF announces Individual Counseling Sessions at Hawaii Pacific University - Downtown Campus.

## 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

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)
Tue, Feb 21, 2012	8:00 a.m. - 4:00 p.m.	Human Resources Conf. Room
Wed, Feb 22, 2012	8:00 a.m. - 4:00 p.m.	Human Resources Conf. Room

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](http://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