TIAA-CREF ANNOUNCES ONE-ON-ONE COUNSELING SESSIONS AT Fresno State

TIAA-CREF is one of five fund sponsors in the voluntary CSU Tax Shelter Annuity (TSA) program. This voluntary benefit is available to eligible employees.

They will be offering Individual Counseling Sessions, where you can discuss your personal financial situation with a TIAA-CREF consultant on a confidential basis. They will be available to discuss how to help you achieve your financial goals by investing in your employer-sponsored retirement plan, IRAs, mutual funds and annuities. These are 45 minute sessions focused on asset allocation, income options and consolidating outside accounts. Please bring current statements for accounts outside of TIAA-CREF.

The Individual Counseling Session can help you answer questions such as:

- Am I saving enough for retirement?
- Is my asset allocation on track?
- What are the tax implications with different retirement products, such as a Roth IRA?
- Should I consolidate outside accounts with TIAA-CREF?
- What are my income options at retirement?

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<tr>
<th>Date(s)</th>
<th>Time(s)</th>
<th>Location(s)</th>
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</thead>
<tbody>
<tr>
<td>Thurs, March 8th</td>
<td>9:00 AM – 3:00 PM</td>
<td>University Student Union – 310</td>
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<tr>
<td>Tuesday, April 24th</td>
<td>9:00 AM – 3:00 PM</td>
<td>University Student Union – 311</td>
</tr>
<tr>
<td>Wednesday, June 20th</td>
<td>9:00 AM – 3:00 PM</td>
<td>University Student Union – 311</td>
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An appointment is required for this event!
To schedule a meeting with a TIAA-CREF Consultant, please call the Service & Scheduling Group at (800) 732-8353. You can also schedule on-line by logging on to your accounts at www.tiaa-cref.org.

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. The investment products and strategies that will be presented may be subject to market and other risks, including possible loss of principal.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC.

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.

Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Co., New York, NY.
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