



Mark Your Calendar!

NDPERS Job Service - Grand Forks and TIAA-CREF announce Individual Counseling sessions.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can.

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.

Date(s)	Time(s)	Location(s)
Tue, Jan 6, 2015	8:00 a.m. - 3:30 p.m.	Nodak Room
Wed, Jan 7, 2015	8:00 a.m. - 2:30 p.m.	Nodak Room
Thu, Jan 8, 2015	8:00 a.m. - 2:30 p.m.	Nodak Room

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., Members FINRA, 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