



# Mark Your Calendar!

NDPERS State Capitol 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

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 achieve your financial goals by investing in financial solutions such as mutual funds, brokerage, life insurance and annuities.

<b>Date(s)</b>	<b>Time(s)</b>	<b>Location(s)</b>
Tue, Dec 17, 2013	8:30 a.m. - 2:30 p.m.	Lewis and Clark Room *
Wed, Dec 18, 2013	8:30 a.m. - 2:30 p.m.	Lewis and Clark Room *
Thu, Dec 19, 2013	8:30 a.m. - 2:30 p.m.	Lewis and Clark Room *

\* - **State Capitol**  
**600 E. Boulevard Ave.**  
**Bosmarck ND 58505**

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. Brokerage services are provided by TIAA-CREF Brokerage services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC. 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](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**