



A TIAA-CREF
Financial Essentials Workshop

The Starting Line: Why and how retirement saving should begin now.

There's no time like the present to save for the future.

Sometimes it's hard to think about retirement when you're early in your career. The truth is, that's when thinking ahead can do the most good! It all starts with some practical knowledge.

TIAA-CREF's workshop leaders will help you get ahead of your retirement saving with some tools and advice you can use right now:

- Learn the real effect of time on money thanks to compounding and dollar-cost averaging
- Discover the differences between good and bad debt
- Learn the benefits of starting to contribute to your employer-sponsored retirement plan now
- See how budgeting can find money – and help you save it

**Join us on Thursday, October 23, 2014
from 12:00 p.m. - 1:00 p.m.
at Stony Brook University, Student Activities Center, Room
304. Lunch will be provided**

as we build practical budgeting and debt management skills
to start saving for retirement.

**Reserve a seat at the workshop today!
RSVP by calling 800 732-8353
Monday - Friday, 8 a.m. - 8 p.m. (ET)
or schedule online at
www.tiaa-cref.org/schedulenow**

Reserve a seat at the workshop.

✓ It's quick. ✓ It's easy. ✓ It matters.



Call
800 732-8353

OR

[Schedule online](#)

Monday - Friday, 8 a.m. - 8 p.m. (ET)

And it's at no cost to you!

**Join us on Thursday, October 23,
2014 from 12:00 - 1:00 p.m.
at Stony Brook University,
Student Activities Center, Room
304. Lunch will be provided**

Add it to your calendar now!



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

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org for details.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to tiaa-cref.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products.

©2013 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.

C11595