



We are pleased to announce that the TIAA-CREF Wealth Management Group will be hosting a series of Financial Education Seminars in Southfield, Ann Arbor and East Lansing entitled:

**Is a Roth IRA Right for You?
An Analysis of the Roth IRA and 2010 Conversion Strategies**

Southfield, MI

TIAA-CREF
2000 Town Center Drive
Suite 2000, 20th floor
Southfield, MI 48075

Monday, November 30, 2009: 4 p.m. – 6 p.m.
Tuesday, December 1, 2009: 9 a.m. – 11 a.m.

Ann Arbor

Michigan League
Hussey Room
911 N. University Avenue
Ann Arbor, MI

Tuesday, December 1, 2009:
1 p.m. – 3 p.m. and 4 p.m. – 6 p.m.

East Lansing

Kellogg Hotel and Conference Center at Michigan State
Conference Room 602
55 South Harrison Road
East Lansing, MI 48824

Wednesday, December 2, 2009: 10 a.m. – 12 p.m. and 2 p.m. – 4 p.m.

Our presenter will be John O'Shea, a TIAA-CREF Wealth Planning Specialist. John is an attorney who specializes in estate and tax planning for Wealth Management clients. He will discuss recent tax law changes that create an opportunity to convert your existing plan(s) to a Roth IRA account. Beginning in 2010, the income limitations that have been in place since the inception of the Roth IRA will be eliminated. So if you have a Traditional IRA, 403(b) or 401(k) plan, you might want to consider whether a conversion to a Roth IRA is right for you.

While the decision to convert to a Roth account can be beneficial for some, it is not a wise move for all. Items that will be discussed are:

- The Evolution of Retirement Plans
- Comparison of Traditional and Roth IRAs, and
- An Analysis of Roth IRA Conversion Strategies

Please join our discussion on what factors you should consider in determining if the conversion to a Roth IRA account will help you plan for the retirement lifestyle you've always imagined.

Space is limited, so RSVP today to confirm your spot at this event. For questions, please contact Ciara Benson, Wealth Management Advisor, at cbenson@tiaa-cref.org or 1-866-842-2949 ext. 253513.

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