You’re invited!

TIAA-CREF announces
One-on-One Counseling Sessions at

LAWRENCE TECHNOLOGICAL UNIVERSITY

Let us help you make financial decisions that are right for you. Schedule an appointment today with a TIAA-CREF Consultant who will be available to answer questions about your financial matters.

We’ll help you:

• Select your TIAA-CREF options
• Find the right allocation mix for you
• Learn about TIAA-CREF retirement income flexibility
• Compare lifetime income vs. cash withdrawal options

Date       Time
Tuesday, March 22, 2005   9:00 a.m. – 4:00 p.m.

Location
Business Services Conference Room E109

To schedule an appointment, please visit our Web site at www.tiaa-cref.org/moc or call Linda Baker at 800 842-2044.

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Investing in securities involves market risks. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so an investor’s share, when redeemed, will be worth more or less than the original cost.

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] for a prospectus that contains this and other information. Please read the prospectus carefully before investing.


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