Education is the most powerful weapon which you can use to change the world.

Nelson Mandela
The security of your financial future is a priority, and we’re here to help.

We invite you to hear: **Strategies for estate planning and taxes**

With
Denise Lambert
*Director, Wealth Planning Strategies*

Budd Riddle, CFP®
*Senior Wealth Management Advisor*

Gain insight from subject matter specialists, ask questions, and seek general financial guidance.

We hope to see you at this TIAA-CREF Individual Advisory Services seminar!
Friday, April 22, 2016

University of Virginia Advancement Office
Fontaine Research Park
400 Ray C. Hunt Drive
Conference Rooms A & B
Charlottesville, VA 22903

Time:
9 a.m. - 10:30 a.m.

RSVP:
Chrystel Graves @ 434-964-2620 or chrystel.graves@tiaa.org

Include your name, the names and number of guests attending, the
session you wish to attend, email addresses
and/or contact phone numbers.

Registration will take place a half hour before the presentation.

Appointments are available at your convenience.
www.tiaa-cref.org/individualadvisoryservices

TIAA-CREF or their affiliates do not provide legal advice. Individuals should consult with an independent attorney for specific advice based on the individual’s personal circumstances.

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 www.tiaa-cref.org/prospectuses for product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

After-tax annuities and life insurance are issued by TIAA-CREF Life Insurance Co., New York, NY. Each of the foregoing entities is solely responsible for its own financial condition and contractual obligations.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, members FINRA and SIPC, distribute securities products. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. 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 is solely responsible for its own financial condition and contractual obligations.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, members FINRA and SIPC, distribute securities products. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. 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 is solely responsible for its own financial condition and contractual obligations.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017