Take advantage of the New Le Moyne College investment choices and enhancements

With retirement plan enhancements underway, now's a great time to get more information and guidance on investing for your retirement needs.

Here's how to get started…

Attend a one-on-one Counseling Session

TIAA-CREF Financial Consultants will be available on your campus on the following dates:

Tuesday, January 29, 2013	Tuesday, February 5, 2013
Wednesday, January 30, 2013	Wednesday, February 6, 2013
Thursday, January 31, 2013	

Schedule your confidential, one-on-one appointment with a TIAA-CREF Financial Consultant by calling 800 732-8353

TIAA-CREF will conduct the individual counseling sessions at Le Moyne College. Interested employees should contact TIAA-CREF at **800 732-8353** to schedule an appointment, or schedule online at **tiaa-cref.org/moc**. Call early to get your choice of date and time.

As a reminder, TIAA-CREF has a local office at 250 S. Clinton St. (Suite 310) in Syracuse as well as one in Ithaca at 131 East Green St. (Suite 4). To schedule an appointment in Syracuse at a time other than the dates in the table above, please call **866 842-2442**, and to schedule an appointment in Ithaca at another time please call **866 842-3517**.

You can also get additional retirement planning information from TIAA-CREF by phone and online:

- **By phone**: For questions about your retirement account, call **800 842-2252** Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).
- **Online**: To view your investment choices, learn more about your plan or make changes to your account online, visit **tiaa-cref.org/lemoyne**.

Investment products, 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. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **www.tiaa-cref.org/lemoyne** for details.

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

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TIAA CREF Financial Services