

Let TIAA-CREF 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:

- Develop long-term strategies
- Select your TIAA-CREF options
- Find the right allocation mix for you

Date	Location	Times
Thursday May 11th, 2006	University Center 146	8:00 a.m. – 5:00 p.m.
Friday May 12th, 2006	University Center 146	8:00 a.m. – 4:00 p.m.

To schedule an appointment, please visit our website at:

www.tiaa-cref.org/moc

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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