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Subject TIAA-CREF Financial Education Seminar. Free Lunch.

An invitation from TIAA-CREF:

TIAA-CREF Financial Education Seminar

Adjusting Your Asset Allocation

Are you moving toward a sound financial future?

Whether your answer is "Yes," "Maybe," or even "No," come join our Asset Allocation Guidance seminar, where we'll discuss the different factors you will need to consider when allocating your investment dollars. We will explore TIAA-CREF's wide range of allocation choices and how TIAA-CREF can help you design an investment portfolio that matches your individual risk tolerance. Topics to be explored include:

Choosing an asset allocation that's right for you

Diversifying your portfolio

Assessing your risk tolerance

TIAA-CREF investment choices

Investment allocation models

Risk vs. reward

Consider your time horizon

Please join us for this Financial Education Seminar. Lunch will be provided.

Date: Thursday November 13, 2003

Time: 12:00 p.m. to 1:15 p.m.

Place: Student Activities Center, Room 305
Call Marta Thomas at 1 800 842-2011 to register.