

MARK YOUR CALENDAR!

TIAA-CREF WILL BE CONDUCTING FINANCIAL EDUCATION WEB SEMINAR FOR THE UNIVERSITY OF SOUTHERN CALIFORNIA.

A NEW WAY TO SAVE FOR RETIREMENT... INTRODUCING THE ROTH OPTION

You now have more flexibility with your retirement savings. Find out how making Roth contributions to your 403(b) plan can help you plan for the retirement lifestyle you've always imagined.

We'll discuss:

- Features of the Roth Option for 403(b) plans
- What is the Roth Option for 403(b) plans and how it can benefit you
- Starting early, saving more
- Are you eligible to make Roth contributions to your 403(b) plan?
- Getting started

Date	Time	Location
Mon, Nov 9, 2009	12:00 p.m. - 1:00 p.m.	Webinar

Follow these steps for audio via phone and via internet to view presentation slides:

1. Dial into this meeting's Global Crossing audio conference using a touch-tone phone:

Ready-Access telephone number: **1-800-851-3758**
Access code: **4326324#**

2. Click the link below to join the eMeeting (you may need to cut and paste this link into your browser's address window):

<https://www.callinfo.com/interface/guest.jsp?host=globalcrossing&mmid=0&javaForwarded=true&javatsted=true>

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4. Enter your name (email address optional)

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