

# MARK YOUR CALENDAR!

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

## TAX-SMART WAYS TO SAVE AND INVEST

Identifying potential areas for saving money involves three important steps: reducing the taxes you pay on earnings, reducing the amount you spend, and making choices that are 'tax smart,' so you can keep more of what you earn.

### We'll discuss:

- Effective withholding strategies
- Tax-favored financial products
- Basic investment strategies

Date	Time	Location
Wed, Nov 11, 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&javatested=true>

3. Enter Conference Phone Number: **8008513758**

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4. Enter your name (email address optional)

NOTE: The process of joining an eMeeting may take a few minutes, depending on your Internet connection speed. The host must also start the eMeeting before you may join.

**Please Note: The latest version of Java will be required. Thank you!**

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