



Give your employees some good advice about their financial future

Schedule a TIAA-CREF Retirement Plan Counseling Session for your office

Help your team make the most of the new Rhode to Retirement Program

As you know, Rhode Island has recently enhanced its retirement plans to make sure employees actively participate in preparation for their financial future through their Rhode to Retirement Savings Plan.

As the new investment provider, TIAA-CREF wants to give your staff the opportunity to get the financial education and personalized advice they need to invest smartly for the future. At your convenience, our dedicated Rhode Island Financial Consultant Team can visit your location to meet with you and your employees. Our visits are built around your operations and are designed to have little or no impact on workday activities.

Our on-site counseling menu

Activity	Description
Group Retirement Plan Counseling	Meet with staff in a group setting to discuss various plan features, such as contributions, investment options, distributions, and other plan features.
Financial Education Seminars	Meet with staff to discuss important financial topics, such as investment basics, diversification, preretirement planning, and many others.
One-on-one Financial Counseling	By appointment, our Financial Consultants can meet privately with individual participants on-site to discuss any aspect of their retirement plan accounts, their overall financial health, and provide advice as to how they should change their investments and their contributions in order to help get on track or stay on track.

These sessions are provided as part of TIAA-CREF's retirement plan services. There is no cost and no obligation for any employee to attend.

Continued

Rhode to Retirement Program



Scheduling an on-site consultation is easy

To get started planning your on-site consultation visit, call Financial Consultant **Betsey O'Boyle** in the Providence Office at **401 276-3726**. We'll be happy to discuss our session offerings as well as convenient times for you and your department.

We look forward to serving the retirement needs of you and your staff—now, and in the years to come.

How does our one-on-one counseling work?

See for yourself in our Providence Office.

Many of your colleagues in various leadership positions throughout the State have benefited so much from our one-on-one counseling that they've advocated advice sessions for their own employees. We invite you to meet with us to discuss your own retirement plan account in our Providence Office. We can review your overall financial picture, investment strategy, goals, and help you determine the kind of portfolio that offers the most potential for achieving your objectives, while taking into account your risk tolerance and time horizon.

Call **800 897-1026** to set up your personal appointment. Our office is conveniently located at The Gateway Center, 15 Park Row West, Suite 102, in Providence.

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

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/ri for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

© 2013 Teachers Insurance and Annuity Association-College Retirement Equities Fund, (TIAA-CREF), New York, NY 10017