



Mark Your Calendar!

IN PARTNERSHIP WITH THE DEPARTMENT OF HUMAN RESOURCES, TIAA-CREF WILL BE CONDUCTING A FINANCIAL EDUCATION SEMINAR.

SIGN UP TODAY:

Space is limited, so please RSVP as soon as you can by calling Courtney Allen for questions or visit the training site at www.umbc.edu/training.

STAYING ON TRACK IN A VOLATILE MARKET

Knowing that volatility in the stock markets is inevitable, we'll discuss market volatility in general, examples of notable market downturns in the past, and then identify some options for managing your account in the midst of changes in market conditions.

Topics will include:

- Understanding stock market volatility
- Identifying potentially positive opportunities when markets do move downward
- Balancing potential risk through diversification
- When to consider rebalancing or reallocating your portfolio
- What about trying to completely avoid loss?

Date(s)	Time(s)	Location(s)
Tue, Sep 13, 2011	12:00 p.m. - 1:00 p.m.	University Center, Room 310

TIAA-CREF does not offer tax advice. See your tax advisor regarding your particular situation. Keep in mind that there are always inherent risks associated with investing in securities.

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

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Financial Services