The financial knowledge to help plan for whatever life brings

TIAA has experience helping people save and invest since 1918. We're proud to share that knowledge with you in the form of fun, interactive and informative workshops. Here are some workshops that are coming soon to University of Delaware. You're welcome to invite a colleague who may also want to attend!

**Inside Money:**
Managing income and debt

Everyone talks about a budget, but how many of us actually stick to one? Most people have some debt, but how many understand its effects? TIAA's workshop leader will help you understand how your money can work for you.

Join us on Thursday, November 15th from 10:00 a.m. - 11:00 a.m. in the Ewing Room, Perkins Student Center.

**Halfway There:**
A retirement checkup

Don't let retirement sneak up on you. It's never too late (or too early) to start saving for your future. TIAA's workshop leader will discuss how planning ahead can give your savings an opportunity to grow.

Join us on Thursday, November 15th from 3:00 p.m. - 4:00 p.m. in the Ewing Room, Perkins Student Center.

Also, please visit the TIAA Info Desk between 11:30 a.m. and 2:00 p.m. in the Concourse.

Call 800-732-8353 weekdays, 8 a.m. to 8 p.m. (ET), or register online above. And it's at no additional cost to you!
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The TIAA group of companies does not give tax or legal advice. The workshop provides general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

There are inherent risks in investing in securities. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [b]TIAA.org[/b] for details. It is possible to lose money by investing in securities.

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 TIAA.org for underlying product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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