



Introducing More Ways to Invest for the Future

Discover the new funds Juniata College has to offer

Talk to a TIAA-CREF Consultant about your financial future today

To get more information and guidance on using these new mutual funds to build your portfolio:

Go online: Get up-to-date information on your investment choices, review your account details, make transfers, change your allocations, and much more at www.tiaa-cref.org/juniata.

By appointment: Call our office at **814 278-5000** to schedule a confidential, one-on-one appointment with a TIAA-CREF Consultant.

By phone: For general questions about your retirement account, call **800 842-2252** to speak to a consultant, Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

Your new investment options under the Juniata College Retirement Plan

Fund Name	Ticker
American Funds EuroPacific Growth Fund R4	REREX
PIMCO All Asset Class A	PASAX
Vanguard Emerging Markets Stock Index Fund Investor	VEIEX

View all your investment choices online at www.tiaa-cref.org/juniata.

These new funds offer you more choice, more flexibility and more potential to build the retirement you want.

Get all your retirement account information, manage your retirement account, view your statement, make changes, and much more at www.tiaa-cref.org/juniata.

You'll also find information on your retirement plan, your investment choices, saving and investing for retirement, and handy calculators to help you figure how much you'll need to invest to meet your long-term goals. You'll also be able to get an idea of how much income you'll need to live comfortably in retirement.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value. TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature or visit tiaa-cref.org for details.

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.

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.

©2011 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017



Financial Services