

## Memorandum

April 11, 2006

**To:** All TIAA-CREF Participants

**From:** Wilma Cardona, Employee Benefits Planning Manager

**Subject:** Your Retirement Income Options  
TIAA-CREF Seminar Scheduled for April 21, 2006

We had a tremendous response to the last seminar held on January 19, 2006. While we had enough information packets for 120 employees, approximately 300 attended. This resulted in a shortage of packets. In order to get a thorough understanding of the information being presented, it is vital to have the corresponding package of material to follow along with.

For the next seminar scheduled for April 21<sup>st</sup>, we want to avoid the same outcome. The attachment provides all of the pertinent information about the seminar and the range of topics that will be covered. At the last seminar, attendees requested more in-depth information about the income options available to them. This will be covered in the April 21<sup>st</sup> seminar.

If you plan to attend, please use the following link to enroll: [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc). Use the following steps to enroll:

- Go to "Select Meeting and One on One Counseling"
- Select a state - "IL" and click on submit
- Scroll to and select "Fermi National Accelerator Laboratory - Your Retirement Income Options" on 4/21/2006
- Select the time you want to attend
- Complete "Personal Information" and "How did you learn about this event?" When finished click on submit. You have completed the process and are enrolled to attend the seminar.

Since the meeting is during working hours and will last for more than one hour, you will need your supervisor's approval to attend.

After attending this seminar, you should be in a much better position to understand the retirement income options that are available to you.

If you have any questions, please feel free to call me on x 6800.