

# MARK YOUR CALENDAR!

TIAA-CREF WILL BE CONDUCTING FINANCIAL EDUCATION SEMINAR AT PITTSBURG STATE UNIVERSITY

## STAYING ON TRACK IN A VOLATILE MARKET

It's generally known that volatility in equity markets is inevitable. In times like these, keeping a close eye on your investment strategy is more important than ever. 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 equity market volatility
- Identifying potentially positive opportunities when markets do move downward
- When to consider rebalancing or reallocating your portfolio

Date	Time	Location
Wed, Nov 18, 2009	2:00 p.m. - 3:00 p.m.	Student Center - Balkans Room

Investing in securities involves market risks. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so an investor's share, when redeemed, may be worth more or less than the original cost.



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