
TIAA Retirement Plan Services Contact Information:

- Plan Website (www.TIAA.org/snc)
- Call Center (1-800-842-2252)

Graystone Consulting Contact Information:

- **Dedicated Toll-Free Line:** 1-833-825-5594
- **Address:**
111 N. Washington St.
Green Bay, WI 54301
- **Graystone Consulting Green Bay Website:** _____

Investors should carefully consider the investment objectives and risks as well as charges and expenses of a mutual fund before investing. To
information about the mutual fund. Read the prospectus carefully before investing. er important

For index, indicator and survey definitions referenced in this report please visit the following:

<http://www.morganstanleyfa.com/public/projectfiles/id.pdf>

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Asset allocation and diversification do not guarantee a profit or protect against a loss in a declining financial market.