

Meet with a TIAA-CREF Financial Consultant or Wealth Management Advisor at no additional cost to you

Financial Consultants deliver personalized, one-on-one retirement plan advice

TIAA-CREF's Financial Consultants provide personalized one-on-one advice and related services — in person and by phone. They are available to help you through every stage of your life, from the start of your career to preparing for your retirement and through your retirement years. During a session you'll receive one-on-one retirement plan advice based purely on your individual needs.

Meet the financial consultants dedicated to University of Utah:



Greg Finch – As a Senior Financial Consultant, Greg is responsible to provide financial education and advice during in-person counseling sessions, as well as facilitating group seminars. Greg has been with TIAA-CREF for eight years and has 27 years of industry experience. Prior to joining TIAA-CREF Greg worked as a financial advisor at Fidelity Investments and JP Morgan Chase. He holds FINRA series 6, 7, 63 and 65 registrations in addition to state insurance licenses in five western states.



David Penrose – Dave started in the financial services industry 25 years ago on the east coast in Boston, MA and Cary, NC working with financial planning software firms. He also gained valuable experience at Utah Retirement Systems and Lincoln Financial Advisors before joining TIAA-CREF as a Financial Consultant in 2006. Dave provides personalized financial counseling for individuals in Utah and Idaho, and he teams with other TIAA CREF professionals to solve challenges clients face in reaching their retirement goals. He has a B.S. in Family Financial Planning and Counseling from Brigham Young University.



Ryan Peterson – Ryan Peterson is a Senior Financial Consultant focused on improving individuals' financial well-being and retirement readiness; he has been with TIAA-CREF for more than 8 years. Prior to TIAA-CREF Ryan worked at Fidelity Investments as a Spanish bi-lingual retirement and annuity specialist. Ryan holds a BA in Spanish and Finance from Utah State University with minors in Economics, Personal Financial Planning, and Japanese. He holds FINRA Series 7 and 63 registrations. He also holds Life, Health and Variable Annuity licenses from various states as well. Additionally, Ryan obtained the Certified Financial Planner certificate in May 2006.

Wealth Management Advisors assist with more complex financial situations

TIAA-CREF's Individual Advisory Services business offers highly sophisticated financial planning capabilities designed to help clients pursue their immediate and long term investment goals. We provide these services through seasoned professionals who have expertise in a variety of financial disciplines, such as estate and tax planning, legacy planning and wealth transfer, trusts and much more.

Wealth Management Advisors at TIAA-CREF understand their client's unique financial objectives through one-on-one advice as well as leveraging a collaborative environment in order to deliver appropriate solutions that address client needs both pre and post retirement.

To schedule a session with a TIAA-CREF Financial Consultant at no additional cost to you, call **800-842-2888**, or visit **www.tiaa-cref.org/schedulenow**.



Pictured (l) to (r): Nolan Skiles, Brian Sears, Randy Jensen, Darren Miller, Mark Dickamore, and Bryan Bales



Visit a TIAA-CREF Financial Consultant on campus:

Date	Location
2/19/2015	U OF U SCHOOL OF MEDICINE
2/19/2015	U OF U RESEARCH PARK
2/26/2015	UNION BUILDING
3/5/2015	U OF U RESEARCH PARK
3/12/2015	U OF U RESEARCH PARK
3/13/2015	UNION BUILDING
3/17/2015	U OF U RESEARCH PARK
3/18/2015	UNION BUILDING
3/19/2015	UOFU SCHOOL OF MEDICINE
3/19/2015	U OF U RESEARCH PARK
3/31/2015	U OF U RESEARCH PARK
4/2/2015	UNION BUILDING
4/9/2015	U OF U RESEARCH PARK
4/16/2015	U OF U RESEARCH PARK
4/17/2015	UNION BUILDING
4/23/2015	U OF U RESEARCH PARK
4/30/2015	UNION BUILDING

Or schedule an appointment at our local office:

420 Wakara Way
Suite 200
Salt Lake City, UT 84108

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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 and its employees do not offer tax or legal advice, or create and prepare legal documents associated with estate plans.

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