

YOUR TIAA-CREF ENROLLMENT FORM



FIRST:

Make your contribution allocations

We have included information about the accounts or funds that you should refer to when you complete the “Plan Contribution Allocation Administrative Form.” The transfer and withdrawal restrictions of the accounts differ and should be taken into consideration. You may change your allocation at any time.

Using whole numbers, choose the percentage you want to allocate to each account or fund. The three-digit account and fund numbers and descriptions are provided with your enrollment form. Write the account or fund number and percentage allocated to each in the

appropriate columns. If you are allocating to more than 10 accounts or funds, use a separate page and include your name and Social Security number on it. If your allocation is invalid in any way, your contributions will be automatically invested for you. Upon receiving clarification from you, we will apply all future contributions according to your instructions.

If you need help choosing an allocation, speak to a TIAA-CREF Consultant at **800 842-2776** Monday to Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 9 a.m. to 6 p.m. (ET).

THEN:

1 Provide your personal information

Be sure to provide all the information requested. If you do not have a Social Security number, please provide your taxpayer identification number.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions, including us, to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, Social Security number and other information that will allow us to identify you, such as your home telephone number. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

2 Designate your beneficiary(ies)

Your primary beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive these benefits. If you are married, provisions under your employer's plan may require you to name your spouse as primary beneficiary for at least a portion of the benefit. You can call a consultant at **800 842-2776** for further information about choosing your beneficiaries.

3 Indicate any existing contracts

We are complying with a regulatory requirement in asking that you provide information on existing contracts.

4 Indicate your agreement by signing

5 Agent's statement and signature

The agent will complete this section if appropriate.

Return your enrollment form

Return your enrollment form to your employer's benefits office. You may need to complete a salary reduction agreement with your employer.

YOUR INVESTMENT CHOICES

FOR MORE INFORMATION: For detailed descriptions and performance information for each of these accounts and funds go to www.tiaa-cref.org/vaorp

RETIREMENT ACCOUNTS AND FUNDS

ASSET CLASS	TYPE	FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)	
EQUITIES	VARIABLE ANNUITY	CREF Equity Index Account (008) ¹⁰⁵ CREF Global Equities Account (006) ¹⁰⁵	CREF Stock Account (002) ¹⁰⁵
	MUTUAL FUND	American Funds EuroPacific Growth Fund (035)	Vanguard Asset Allocation Fund (029)
REAL ESTATE	VARIABLE ANNUITY	TIAA Real Estate Account (009) ¹⁰⁵	
FIXED INCOME	VARIABLE ANNUITY	CREF Bond Market Account (005) ¹⁰⁵	CREF Inflation-Linked Bond Account (010) ¹⁰⁵
MONEY MARKET	VARIABLE ANNUITY	CREF Money Market Account (003) ^{78, 105}	
GUARANTEED	GUARANTEED ANNUITY	TIAA Traditional Account (001) ¹⁰⁵	

IMPORTANT: If the asset allocation you choose on the following page is invalid in any way, your contributions will be automatically invested for you in the CREF Money Market Account.

78 An investment in the CREF Money Market Account is not a deposit of any bank and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency.

¹⁰⁵ Annuities are designed for retirement savings or for other long-term goals. They offer several payment options, including lifetime income. Payments from TIAA and CREF variable annuities are not guaranteed, and the payment amounts will rise or fall depending on investment returns.

PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM

Make Your Contribution Allocations

If you need help creating an allocation, you can use our **Asset Allocation Calculator** at www.tiaa-cref.org/calcs. You can also have a custom portfolio prepared for you by calling us at **800 842-2776**. Either way, you'll answer a series of questions and a sample portfolio will be suggested based on your risk tolerance and investment preferences.

Enter the name and three-digit number of your allocation choices in the spaces provided. Please use whole numbers only and make sure your total allocation equals 100%. If the account number and name don't match, we will use the account number for your allocation choice.

Account/Fund Number	Account/Fund Name	Allocation Percent
1. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	1. <input type="text"/> <input type="text"/> <input type="text"/> %
2. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	2. <input type="text"/> <input type="text"/> <input type="text"/> %
3. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	3. <input type="text"/> <input type="text"/> <input type="text"/> %
4. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	4. <input type="text"/> <input type="text"/> <input type="text"/> %
5. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	5. <input type="text"/> <input type="text"/> <input type="text"/> %
6. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	6. <input type="text"/> <input type="text"/> <input type="text"/> %
7. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	7. <input type="text"/> <input type="text"/> <input type="text"/> %
8. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	8. <input type="text"/> <input type="text"/> <input type="text"/> %
9. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	9. <input type="text"/> <input type="text"/> <input type="text"/> %
10. <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	10. <input type="text"/> <input type="text"/> <input type="text"/> %
		<hr/> 100%



3 Indicate any existing contracts

Will these annuity certificates replace an existing life insurance policy from another company?

If so, from what company?

Contract Number

4 Indicate your agreement by signing

Your employer's plan may offer mutual funds as an investment choice in addition to the TIAA and CREF annuities. The TIAA and CREF annuity certificates and amounts in any of the mutual funds do not provide for loans and cannot be assigned. Under federal law, distributions before age 59½ or before termination of employment may be prohibited, limited and/or subject to substantial tax penalties. Your ability to make withdrawals and transfers from the TIAA and CREF annuity certificates and amounts in any of the mutual funds may be limited by the terms of your employer's retirement plan.

Within 120 days after the later of termination of employment or specific date stipulated by your employer's plan, withdrawals and transfers are available from the TIAA Traditional Annuity in a lump sum. Such withdrawals and transfers are subject to a surrender charge. At all other times, withdrawals and transfers from the TIAA Traditional Annuity must be spread over a ten-year period (five years for withdrawals after termination of employment).

The accumulations in and benefit payments from the CREF accounts, the TIAA Real Estate Account, and the mutual funds are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.

Your beneficiary designation will apply to your TIAA and CREF annuity certificates and to the mutual fund accounts.

I have read and acknowledge all provisions of this enrollment form.

Under penalties of perjury, you certify that the taxpayer identification number shown on this form is your correct Social Security number.

The Internal Revenue Service does not require your consent to any provision of this document.

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Signed

Date (mm/dd/yyyy)

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If you would like to receive CREF's Statement of Additional Information, which supplements the CREF prospectus, check here.

5 Agent's statement and signature, if appropriate

To the best of my knowledge and belief, the applicant is or may be replacing an existing life insurance policy.

Yes No

Agent's Signature

Agent's Printed Name

Date (mm/dd/yyyy)

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You should consider the investment objectives, risks, charges and expenses carefully before investing. Please read the prospectuses for the accounts and funds carefully before you invest.

TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., distribute securities products. This form must be accompanied or preceded by current prospectuses. For additional copies, call **877 518-9161** or visit **www.tiaa-cref.org**. Read them carefully before investing or sending money. TIAA (Teachers Insurance and Annuity Association of America), 730 Third Avenue, New York, NY 10017 issues annuities.

