Congratulations!
Your employer’s retirement plan is a great opportunity to help you save the money you’ll need to enjoy your retirement years.

Enroll today and start taking advantage of all your plan has to offer. Inside this enrollment kit, you’ll find the information you need to start saving now, including:

- An enrollment guide that addresses commonly asked retirement questions
- A high-level overview of your plan’s features
- State-specific information, if applicable
- An enrollment form

It’s easy to get started. Simply review the guide, select your investments and enroll either by completing the enclosed form or online, if available. Once your account is opened, you’ll receive a package from TIAA-CREF confirming the details of your new account.

Get a head start on your future. Enroll now.

* A salary reduction agreement is needed in addition to the enrollment form if you will be making contributions to the plan. Please contact your Human Resources Department to get a copy of the agreement.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to www.tiaa-cref.org/planinvestmentoptions for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. ©2013 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.
Welcome to your employer’s retirement plan!

Saving for retirement just got easier! The contributions made today through your employer’s plan can help you turn your retirement dreams into reality.

Follow this checklist and enroll today.

☐ Review this enrollment guide and the enclosed details about your plan’s benefits and features.

☐ Review your plan’s investment options. You can find information about each option, including current performance, online at www.tiaa-cref.org/planinvestments.

☐ Get help selecting your investments online, in person or by phone by contacting a TIAA-CREF Financial Consultant at 888 583-0534 or using Retirement Advisor at www.tiaa-cref.org/mysavingsplan.

☐ Choose your contribution rate and complete a Salary Reduction Agreement, if applicable.* Refer to the enclosed details about your plan to see if it accepts employee contributions.

☐ Complete and submit the enclosed enrollment form. You may also be able to enroll online; check with your employer for more information.

The time is now. Enroll. Save. Retire.
Retirement Plan

Your employer’s retirement plan — a powerful way to save

Your employer’s retirement plan makes it easier than ever to start preparing for the retirement of your dreams.

Enroll today to take advantage of its many features and benefits.

Convenient, automatic savings
Each year, your employer will make a contribution equal to a certain percentage of your compensation and deposit it directly into your retirement account.

Diverse investment options
Based on your retirement goals, you can allocate your contributions among the different investment options that are offered under the plan. For detailed information about your plan’s investment options, including current performance and fees, visit www.tiaa-cref.org/planinvestments.

Ability to consolidate your accounts
You may be eligible to roll over money from a previous employer’s retirement plan into this one. Consolidating multiple accounts can make it easier to track your progress towards your retirement savings goal.* Contact your employer for more information.

Access to your money
Your retirement account is designed for long-term investing to help you build your savings. However, if an unexpected financial need arises, such as medical expenses, you may be able to take a loan or hardship withdrawal from your account to help cover the costs. Please note that any money you take out of the plan will be taxable and may also be subject to early withdrawal penalties. Contact your employer for more information.

Learn more
If you have any questions about your plan, please call 888 583-0534 to speak with an experienced TIAA-CREF Consultant. They are available Monday–Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET), to assist you.
* Before consolidating outside retirement assets, you may want to check with your employee benefits office on whether you can directly transfer those assets to your current retirement plan. In addition, before consolidating assets, carefully consider differences in features, costs, charges and expenses, services, company strength and other important aspects. There may also be surrender charges and tax consequences associated with the transfer. Indirect transfers may be subject to taxation and penalties. Consult with your own advisors regarding your particular situation.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to www.tiaa-cref.org/planinvestmemtoptions for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not 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 products may be subject to market and other risk factors. See the applicable product literature, or visit tiaa-cref.org for details.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

© 2013 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.
YOUR INVESTMENT CHOICES

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

GENERAL RISK BY ASSET CLASS

<table>
<thead>
<tr>
<th>LOWER</th>
<th>RISK</th>
<th>HIGHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>GUARANTEED</td>
<td>MONEY MARKET</td>
<td>FIXED INCOME</td>
</tr>
<tr>
<td>REAL ESTATE</td>
<td>EQUITIES</td>
<td></td>
</tr>
</tbody>
</table>

RETIREMENT ACCOUNTS AND FUNDS

<table>
<thead>
<tr>
<th>ASSET CLASS</th>
<th>TYPE</th>
<th>FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EQUITIES</td>
<td>VARIABLE ANNUITY</td>
<td>CREF Equity Index Account (008)[25]</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CREF Global Equities Account (006)[25]</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CREF Growth Account (007)[25]</td>
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<tr>
<td></td>
<td></td>
<td>CREF Stock Account (002)[25]</td>
</tr>
<tr>
<td>REAL ESTATE</td>
<td>VARIABLE ANNUITY</td>
<td>TIAA Real Estate Account (009)[26]</td>
</tr>
<tr>
<td>FIXED INCOME</td>
<td>VARIABLE ANNUITY</td>
<td>CREF Bond Market Account (005)[26]</td>
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<tr>
<td></td>
<td></td>
<td>CREF Inflation-Linked Bond Account (010)[26]</td>
</tr>
<tr>
<td>MONEY MARKET</td>
<td>VARIABLE ANNUITY</td>
<td>CREF Money Market Account (003)[26]</td>
</tr>
<tr>
<td>GUARANTEED</td>
<td>GUARANTEED ANNUITY</td>
<td>TIAA Traditional Account (001)[26]</td>
</tr>
<tr>
<td>MULTI-ASSET</td>
<td>VARIABLE ANNUITY</td>
<td>CREF Social Choice Account (004)[26]</td>
</tr>
</tbody>
</table>

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.
YOUR INVESTMENT CHOICES

For more information about associated investment risks, see the GLOSSARY OF TYPES OF RISK following the account and fund descriptions.

A guaranteed annuity is backed by an insurance company’s claims-paying ability, and guarantees principal and a specified minimum interest rate. It may also offer the opportunity for additional amounts in excess of the guaranteed rate.

A variable annuity is a contract that provides future payments, usually at retirement. Future payments depend on the performance of the portfolio’s securities.

A mutual fund is a type of investment in which the money of many investors is pooled together to buy a portfolio of different securities. The fund is managed by professional(s) who invest in stocks, bonds, options, money market instruments or other securities.

An expense ratio is the amount that investors pay for management of a mutual fund or variable annuity. The amount is expressed as a percentage of the fund or account’s average net assets.

There are inherent risks in investing in securities. Please be sure to read carefully the notes that appear at the end of this section for details about the securities listed here.

FUND/ACCOUNT NAME
(FUND/ACCOUNT NUMBER)
(MORNINGSTAR CATEGORY)

EQUITIES

CREF EQUITY INDEX ACCOUNT
(008)
(LARGE BLEND)

The investment seeks long-term return. The fund attempts to track the U.S. stock market as a whole by investing substantially all of its assets in stocks included in the Russell 3000 index. It does not hold all 3000 of the stocks included in the index. Instead, it may use a sampling method to try to emulate the index’s overall investment characteristics. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk) and Index Risk. The gross expense ratio for this variable annuity account is 0.56%. 73, 44, 90, 105, 121

CREF GLOBAL EQUITIES ACCOUNT
(006)
(WORLD STOCK)

The investment seeks long-term total return. The fund invests at least 80% of assets in equity securities of foreign and domestic companies. It may invest at least 40% of assets in foreign securities and at least 25% in domestic securities. The remaining 35% is distributed between foreign and domestic securities. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.66%. 44, 90, 105, 121

CREF GROWTH ACCOUNT
(007)
(LARGE GROWTH)

The investment seeks total return. The account normally invests at least 80% of assets in common stocks and other equity securities. It invests primarily in large, well-known, established companies, particularly when we believe they have new or innovative products, services, or processes that enhance future earnings prospects. The fund may invest in smaller, less seasoned companies with growth potential as well as companies in new and emerging areas of the economy. It invest up to 20% of its assets in foreign securities. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Growth Investing Risks, Large-Cap Risk, Reorganization Risk, Small-Cap Risk, Style Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.63%. 25, 44, 90, 105, 121

CREF STOCK ACCOUNT
(002)
(LARGE BLEND)

The investment seeks long-term total return. The fund invests in foreign stocks and other equity securities. It also may invest in fixed-income securities and money market instruments traded on foreign exchanges, in other foreign securities markets or privately placed. The fund invests a portion of its foreign investments in emerging market securities and, to a lesser extent, foreign small-cap equities. It intends to transition weightings of its holdings to be approximately 70-75% domestic equities and 25-30% foreign equities, with approximately 5% of the Account comprised of emerging market investments. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.62%. 44, 90, 105, 121
### REAL ESTATE

**TIAA REAL ESTATE ACCOUNT**  
(009)  
The account seeks favorable long-term returns primarily through rental income and appreciation of real estate investments owned by the Account. The Account intends to invest between 70 percent to 85 percent of its assets directly in real estate or real estate-related investments. The account will invest the remaining portion of its assets in government and corporate debt securities, money market instruments and other cash equivalents, and, at times, stock of companies that do not primarily own or manage real estate. The annual estimated gross expense charge for this annuity is 0.84%, 75, 93, 80, 88, 105, 106.

### FIXED INCOME

**CREF BOND MARKET ACCOUNT**  
(005)  
(INTERMEDIATE-TERM BOND)  
The investment seeks high current income consistent with capital preservation. The account invests at least 80% of assets in a broad range of debt securities. It invests majority of the assets in U.S. Treasury and Agency securities, corporate bonds and mortgage-backed or other asset-backed securities. This fund is subject to risks including: Extension Risk, Illiquid Security Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.58%, 25, 44, 80, 105, 121.

**CREF INFLATION-Linked BOND ACCOUNT**  
(010)  
(INFLATION-PROTECTED BOND)  
The investment seeks a long-term rate of return that outpaces inflation. The fund invests at least 80% of assets in U.S. Treasury Inflation-Indexed Securities (TIIS). It can also invest in other inflation-indexed bonds issued or guaranteed by the U.S. government or its agencies, by corporations and other U.S. domiciled issuers as well as foreign governments. The fund may invest in money market instruments or other short-term securities. The gross expense ratio for this variable annuity account is 0.56%, 25, 44, 80, 105.

### MONEY MARKET

**CREF MONEY MARKET ACCOUNT**  
(003)  
(MONEY MARKET-TAXABLE)  
The investment seeks high current income consistent with maintaining liquidity and preserving capital. The fund invests at least 95% of assets in money market instruments that at the time of purchase are first tier securities. It may invest up to 5% of assets in second tier securities and up to 30% of assets in money market and debt instruments of foreign issuers denominated in U.S. dollars. The dollar-weighted average maturity of the fund will be less than 90 days. This fund is subject to risks including: Extension Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.54%, 25, 44, 78, 80, 105, 121.

### GUARANTEED

**TIAA TRADITIONAL ACCOUNT**  
(002)  
The TIAA Traditional Annuity guarantees principal and a specified interest rate (based on TIAA's claims paying ability). It also offers the potential for greater growth through additional amounts, which may be declared on a year-by-year basis by the TIAA Board of Trustees. If you have an RA contract, the TIAA annuity contract does not allow lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers must be spread over a 10-year period. If you have a GRA contract, lump-sum withdrawals are available from the TIAA Traditional Annuity only within 120 days after termination of employment and are subject to a surrender charge. All other withdrawals and all transfers from TIAA Traditional to TIAA-CREF variable annuities or mutual funds must be spread over a 10-year period (five years for withdrawals after termination of employment), 76, 80, 101, 105.
MULTI-ASSET

CREF SOCIAL CHOICE ACCOUNT (004) (MODERATE ALLOCATION)
The investment seeks total return consistent with certain social criteria. The fund invests in a diversified portfolio of equity, debt, and money-market securities. It normally invests 60% of assets in equities and 40% in debt securities. The fund invests in companies included in the KLD Broad Market Social Index which is a subset of companies in the Russell 3000 index screened to eliminate companies that do not meet certain social criteria. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Extension Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk, Risk of Socially Screened Investing, Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.59%.

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44 TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity products issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161, or go to tiaa-cref.org for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

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.

25 All CREF accounts estimate expenses each year based on projected expense and asset levels. Differences between actual expenses and the estimate are adjusted quarterly and are reflected in current investment results. Historically, the adjusting payments have resulted in both upward and downward adjustments.

26 The TIAA Traditional Annuity guarantees principal and a specified interest rate (based upon TIAA’s claims-paying ability). It also offers the potential for greater growth through additional amounts, which may be declared on a year-by-year basis by the TIAA Board of Trustees. If you have an RA contract, the TIAA annuity contract does not allow lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers must be spread over a ten-year period. If you have a GRA contract, lump-sum withdrawals are available from the TIAA Traditional Annuity only within 120 days after termination of employment and are subject to a surrender charge. All other withdrawals and all transfers to the Real Estate Account or to CREF must be spread over a ten-year period (five years for withdrawals after termination of employment).

33 In California, the TIAA Real Estate Account is available, but not through all employer-sponsored plans. Please contact us to determine if your employer’s plan can accept investments into the account.

90 Annuities are issued by Teachers Insurance and Annuity Association (TIAA), New York, NY.

101 All displayed performance and statistical data have been compiled by TIAA-CREF.

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.
GLOSSARY
OF TYPES OF RISK

COMPANY RISK (OFTEN CALLED FINANCIAL RISK)—Company risk is the risk that the earnings prospects and overall financial position of the issuer of a security will deteriorate, causing a decline in the security's value over short or extended periods of time.

CREDIT RISK (A TYPE OF COMPANY RISK)—Credit risk (a type of company risk) is the risk that a decline in a company's overall financial soundness may make it unable to pay principal and interest on bonds when due.

EXTENSION RISK—Extension risk is the risk of decline in value for certain fixed-income securities because principal payments are not made as early as possible.

FOREIGN INVESTMENT RISKS—Foreign investment risks are the risks of investing in securities of foreign issuers, in securities or contracts traded on foreign exchanges or in foreign markets, or in securities or contracts payable in foreign currency. Foreign investing involves special risks, including erratic market conditions, economic and political instability, and fluctuations in currency exchange rates. These investment risks may be magnified in emerging markets.

GROWTH INVESTING RISKS—Growth investing risks include the risk that, due to their relatively high valuations, growth stocks will be more volatile than value stocks. In addition, because the value of growth companies is generally a function of their expected earnings growth, there is a risk that such earnings growth may not occur or cannot be sustained.

ILLIQUID SECURITY RISK—Illiquid security risk is the risk that investments in illiquid securities may be difficult to sell for their fair market value.

INCOME VOLATILITY RISK—Income volatility risk is the risk that the level of current income from a portfolio of fixed-income securities may decline in certain interest rate environments.

INDEX RISK—Index risk is the risk that the performance of a fund or account will not match the performance of its index for any period of time. Although a fund or account attempts to closely track the investment performance of the index, the fund or account may not duplicate the composition of this index. In addition, its performance, unlike that of its index, is affected by investment and other operating expenses.

INTEREST RATE RISK—Interest rate risk (a type of market risk) is the risk that bond prices or the income of a fund or account may decline if interest rates change.

LARGE-CAP RISK—Large-cap risk is the risk that, by focusing on investments in securities of larger companies, a fund or account may have fewer opportunities to identify securities that the market misprices. In addition, larger companies may grow more slowly than the economy as a whole or not at all.

MARKET RISK—Market risk is the risk that the price of securities may decline in response to general market and economic conditions or events.

PREPAYMENT AND EXTENSION RISK—Prepayment and extension risk is the risk of a decline for certain fixed-income securities that allow for the early prepayment of principal, and the risk that a fund or account's income will decline as a result of the prepayment.

REORGANIZATION RISK—Reorganization risk is the risk that stocks of companies involved in reorganizations and other special situations can involve risk than ordinary securities. Accordingly, the performance of a fund or account that invests in such companies is often more volatile than the performance of the overall stock market, and the fund or account could significantly outperform or underperform the stock market during any particular period.

RISK OF SOCIOECONOMIC RISK—Risk of socially screened investing is the possibility that funds or accounts whose social screens exclude some investments may not be able to take advantage of the same opportunities or market trends as funds or accounts that do not use such criteria.

SMALL-CAP RISK—Small-cap risk is the risk that the securities of smaller companies may experience steeper fluctuations in price than those of larger companies. These securities may also have to be sold at a discount from their current market prices or in small lots over an extended period.

STYLE RISK—Style risk is the risk that a fund or account's growth investing or value investing style may be out of favor in the marketplace for various periods of time.
OPEN YOUR RETIREMENT ACCOUNT

NEED HELP?
Call 800 TIAA-CREF
(800 842-2273)
Monday to Friday from
8 a.m. to 10 p.m., and
Saturday from 9 a.m.
to 6 p.m. (ET) or visit
tiaa-cref.org.

¿HABLA ESPAÑOL?*
Llame al 800 842-2252
y marque 9 si desea
atención en español,
de lunes a viernes de
8:00 a 22:00 hrs. y
sábados de 9:00 a 18:00
hrs. (hora del Este).

Go to tiaa-cref.org/guide
to view a web tutorial
that will walk you
through the decision-
making process.

FILL OUT YOUR APPLICATION FORM

STEP 1
TELL US ABOUT YOURSELF
Provide basic information to establish your account.

STEP 2
LIST ANY EXISTING CONTRACTS
See instructions to determine if applicable.

STEP 3
NAME YOUR BENEFICIARIES

STEP 4
SPOUSAL WAIVER (IF APPLICABLE)
This section may or may not appear on your form, depending on the provisions of your
employer's plan. If it does appear on your form, and if you are married and name someone other
than your spouse as beneficiary for more than 50% of the death benefit, your spouse will need
to complete and sign this section.

STEP 5
SIGN YOUR FORM
If you need to make a change please initial and date next to the correction.

CHOOSE YOUR INVESTMENTS
Select from the list of investment choices available under your employer's plan.
Please review the prospectuses for the investment choices before making your
selections. This section includes information on how to access the prospectuses.

RETURN YOUR COMPLETED FORM
Return your completed form to your employer's HR/Benefits office. You may need to
complete a salary deferral agreement with your employer.

IMPORTANT INFORMATION
Whenever a new account is opened, federal law requires all financial institutions to help the government fight the funding
of terrorism and prevent money laundering activities by obtaining, verifying and recording information that identifies each
person who opens an account. For this reason, we request your name, physical address (a P.O. Box alone is insufficient),
date of birth, Social Security number (or taxpayer identification number), telephone number and other information that will
allow us to identify you. Without this information, we may not be able to open an account or process any transactions for you.
State regulations require that you provide information on any existing annuity or life insurance contracts that would be replaced
by the TIAA-CREF account for which you are applying. If your new TIAA-CREF account is going to replace more than one existing
contract, please include that information. FOR ARIZONA RESIDENTS ONLY: 30-Day Right to Examine Your Contract. TIAA is
required, upon written request, to provide you, within a reasonable time, reasonable factual information regarding the benefits
and provisions of the annuity contract. You have 30 days from the day you receive the contract to examine it and to cancel it if
you decide not to keep it. To cancel the contract, return it to us at the address shown below. Upon receipt of such request, TIAA
will refund all premiums allocated to the Traditional Annuity plus the current accumulated value of all premiums allocated to the
TIAA Variable Annuity Separate account, plus any expense charges or premium taxes deducted from premiums. The contract
will be void as of the date of issue and no benefits will be provided.

*Todos los contratos están redactados en inglés. Al hacer cualquier trato con nosotros, usted declara comprender nuestros
documentos si los lee en inglés o que cuenta con algún asesor de su confianza que se los interprete. Al contract documents are in
English. When you do business with us, you represent that you can read and understand our English documents or have your own
trusted advisor who can interpret them for you.

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877 518-9161 or log on to tiaa-cref.org for paper copies of the product and fund prospectuses that contain this and
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you at no charge, please call TIAA-CREF at 877 518-9161. TIAA-CREF Individual & Institutional Services, LLC and Teachers
Personal Investors Services, Inc. distribute securities products. TIAA (Teachers Insurance and Annuity Association of America)
and CREF (College Retirement Equities Fund), 730 Third Avenue, New York, NY 10017 issues annuities.

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Please print in capital letters and only use black or dark blue ink.

TELL US ABOUT YOURSELF

Title
First Name
Middle Name

Last Name

Social Security or Tax ID Number
Gender

Male
Female

Birth Date (mm/dd/yyyy)

Your Spouse's Name

E-mail Address

Daytime Phone

Evening Phone

Residential Address (No PO Boxes please.)

Address

City

State

Zip Code

Country

Mailing Address (If different from your residential address.)

Address

City

State

Zip Code

Country

Employment Information

Employer

Campus/Branch

Plan ID

Your Investment Allocation

Please be sure to provide instructions on how to allocate your contributions to the investments offered under the retirement plan on the "Choose Your Allocation" form. If your asset allocation is missing or incomplete in any way, your contributions will be automatically invested in accordance with the plan’s Qualified Default Investment Alternatives or otherwise applicable default investment, which can be located in the plan’s Summary Plan Description available from your employer.
LIST ANY EXISTING CONTRACTS /CERTIFICATES (IF APPLICABLE)

Do you own any annuity contracts/certificates or life insurance policies?

- Yes
- No

Does this enrollment replace, discontinue or change an existing annuity contract/certificate or life insurance policy?

- If yes, provide contract/certificate number and company name below.
- If no, skip this step and proceed to 'Name Your Beneficiaries'.

<table>
<thead>
<tr>
<th>Contract /Certificate Number</th>
<th>Company Name</th>
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</tbody>
</table>

NAME YOUR BENEFICIARIES

DEFINITION: Primary beneficiaries are individuals who are entitled to receive the benefits of your plan if you die.

Make sure the percentages for your primary and contingent beneficiaries each totals 100%.

Primary Beneficiaries

Name (Title, First Name, Middle Name, Last Name)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Social Security or Tax ID Number</th>
<th>Birth Date (mm/dd/yyyy)</th>
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Relationship

Name (Title, First Name, Middle Name, Last Name)

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Relationship

CONTINUED ON NEXT PAGE
DEFINITION: Contingent beneficiaries are individuals who are entitled to receive the benefits of your plan if the primary beneficiary(ies) die(s) before you.

To choose more than two primary or contingent beneficiaries, include an additional page with your name, Social Security or Tax ID number, and the information for the additional beneficiaries.

**Contingent Beneficiaries**

Name (Title, First Name, Middle Name, Last Name)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Social Security or Tax ID Number</th>
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Relationship

Name (Title, First Name, Middle Name, Last Name)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Social Security or Tax ID Number</th>
<th>Birth Date (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Relationship

WAIVER OF SPOUSE'S RIGHT TO PRERETIREMENT DEATH BENEFITS (IF APPLICABLE)

PLEASE NOTE: If you're married and you name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit or the percent specified by your employer plan, then your spouse must properly consent to waive his/her preretirement survivor death benefit under your employer plan and/or ERISA in order to put your nonspousal benefit designation into effect. Generally, waiving spousal rights is available if you are age 35 or older. If you're under age 35 and wish to designate someone other than your spouse as beneficiary, please contact your benefits office.

CONSENT BY SPOUSE (MUST BE WITNESSED)

I am voluntarily and irrevocably giving up my right to a qualified preretirement survivor death benefit. I recognize that any preretirement death benefit payable under these annuities under my spouse's employer plan will be paid to the beneficiaries as described in this form.

Signature of Spouse

Social Security or Tax ID Number

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
</tr>
</thead>
</table>

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)
APPLICATION
FOR TIAA & CREF VARIABLE RETIREMENT ANNUITY (RA) CONTRACTS

SIGN YOUR FORM

The TIAA and CREF annuity contracts 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 contracts is subject to the terms of these contracts and may be limited. The TIAA annuity contract does not allow lump-sum cash withdrawals or transfers from the TIAA Traditional Annuity, and withdrawals and transfers must be spread over a ten-year period. Transfers among the TIAA Variable Annuity Separate accounts and the CREF Variable Annuity accounts may be made in a lump sum. The amount and value of any accumulation units transferred from any account within a TIAA Variable Annuity Separate account may be affected by redemption charges imposed by the investments in which the account invests.

Under your employer's plan, your spouse has the right to a death benefit. If the plan is subject to ERISA, your spouse is entitled to at least 50% of the death benefit specified by the plan. If the plan is not subject to ERISA, your spouse is entitled to the percentage stipulated by the plan. Your spouse must consent to any beneficiary designation that doesn't meet this requirement by completing the "Waiver of Spouse's Right to Preretirement Death Benefits."

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging your receipt of the following documents:
- Prospectuses for the investment options available to you
- TIAA-CREF Business Continuity Policy
- TIAA-CREF Privacy Policy
- Intermediary Frequent Trading Policy

Please check the box below to acknowledge electronic receipt of prospectuses and other required documents.

☐ I acknowledge that I consent to receiving and have received the above-referenced documents for my plan by means of either the TIAA-CREF website (tiaa-cref.org), the website from which this form was downloaded, a CD accompanying my enrollment form, or at the special web address tiaa-cref.org/PRO using the Prospectus Access Code provided in my enrollment materials. I further acknowledge that I am able to access these documents via one of these sources. I understand that this acknowledgment applies only to this initial enrollment.

To select this acknowledgment and consent, you must either have access to the websites noted above or a computer with a CD drive and Internet access. In either case, you must also be able to download, view and print the documents. You will need Adobe Reader to view and print electronic PDF documents. If you don't have Adobe Reader, go to www.adobe.com to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800-842-2273. You understand and acknowledge that accessing documents electronically may involve additional costs, including but not limited to, subscription access fees from an Internet service provider and printing costs.

Paper versions of the above documents can be ordered free of charge, both now and in the future, by calling toll-free 877-518-9161 or go to tiaa-cref.org. If you are unable to acknowledge that you have received and accessed these documents on the website or CD, please call 877-518-9161 for paper prospectuses at no charge.

Note: Unless indicated above, I acknowledge that I have received paper copies of the above-referenced documents.

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.

I have read and acknowledge all provisions of this form.

The accumulations in and benefit payments from the CREF accounts and the TIAA Variable Annuity Separate accounts are variable and not guaranteed as to fixed dollar amounts; they depend on the investment performance of these accounts.

Please sign in only black or dark blue ink.

Signature

Date (mm/dd/yyyy)
FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, any information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

FOR TIAA AGENT USE, IF APPLICABLE

Agent Name (Title, First Name, Middle Name, Last Name)

Agent CRD Number

Replacement requirements:

To the best of my knowledge and belief, the applicant owns existing life insurance policies or annuity contracts.

Yes ☐ No ☐

To the best of my knowledge and belief, the applicant is replacing, discontinuing, or changing existing life insurance policies or annuity contracts.

Yes ☐ No ☐

For contracts to be issued in North Carolina

☐ I did not record the applicant's information on the enrollment form. The information on the enrollment form was recorded by the applicant.

☐ I recorded the information on the enrollment form and certify that the information I recorded completely and accurately represents the information provided by the applicant.

Agent Signature (Title, First Name, Middle Name, Last Name)

Date (mm/dd/yyyy)
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YOUR INVESTMENT CHOICES

Here are the investments offered under your employer's retirement plan. For detailed descriptions and performance information, please go to tiaa-cref.org or read the prospectus. Pick your own investments to build a diversified mix that's right for you.

Please use only whole numbers and make sure your total allocation equals 100%. HELPFUL TOOL: Visit tiaa-cref.org/calcs to use our Asset Allocation Evaluator to help you create an allocation.

Before making your investment choices and completing your enrollment form, please read the prospectuses for the investments you are interested in. To view the prospectuses online, go to tiaa-cref.org/PRO and enter your Prospectus Access Code: ANNUIT. If you prefer, you can obtain paper copies of the prospectuses by calling 877 518-9161. Please note that on your enrollment form, you will be asked to confirm that you have received and accessed the relevant prospectus(es) for your investment choices.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Investment</th>
<th>Type</th>
<th>Investment #</th>
<th>Ticker Symbol</th>
<th>Share Class</th>
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<tbody>
<tr>
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<td>Variable Annuity</td>
<td>56</td>
<td>QCEQFPX</td>
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<tr>
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<td>Class R2</td>
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<td>% CREF Growth Account-R2</td>
<td>Variable Annuity</td>
<td>55</td>
<td>QCGRPX</td>
<td>Class R2</td>
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<td>% CREF Stock Account-R2</td>
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<td>QCSTIPX</td>
<td>Class R2</td>
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<tr>
<td>REAL ESTATE</td>
<td>% TIAA Real Estate Account</td>
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<tr>
<td>MONEY MARKET</td>
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<td>GUARANTEED</td>
<td>% TIAA Traditional Account</td>
<td>Guaranteed Annuity</td>
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<td>-</td>
<td>N/A</td>
</tr>
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<td>MULTI-ASSET</td>
<td>% CREF Social Choice Account-R2</td>
<td>Variable Annuity</td>
<td>52</td>
<td>QCSCPX</td>
<td>Class R2</td>
</tr>
</tbody>
</table>

100% TOTAL