

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 and funds differ and should be taken into consideration. You may change your allocation at any time.

Option A: Choose a TIAA-CREF Lifecycle Fund

Pick the Lifecycle Fund closest to your estimated year of retirement.

Option B: Build your own portfolio

Using whole numbers, choose the percentage you want to allocate to each account or funds. 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

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 OF EACH OF THESE ACCOUNTS AND FUNDS GO TO www.tiaa-cref.org/rbghs.

OPTION A: To select the Simplified “One Decision” strategy, simply choose the Lifecycle Fund listed below that’s closest to your estimated year of retirement.

RETIREMENT FUNDS

ASSET CLASS	TYPE	FUNDS (FUND NUMBER)	
MULTI-ASSET	MUTUAL FUNDS	TIAA-CREF Lifecycle Fund 2010	TIAA-CREF Lifecycle Fund 2030
		TIAA-CREF Lifecycle Fund 2015	TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2020	TIAA-CREF Lifecycle Fund 2040
		TIAA-CREF Lifecycle Fund 2025	

OPTION B: If you prefer to build your own portfolio, the choices listed below are offered in your retirement plan.

RETIREMENT ACCOUNTS AND FUNDS

ASSET CLASS	TYPE	FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)	
EQUITIES	VARIABLE ANNUITY ACCOUNTS	CREF Equity Index Account (008) ¹⁰⁵ CREF Global Equities Account (006) ¹⁰⁵	CREF Growth Account (007) ¹⁰⁵ CREF Stock Account (002) ¹⁰⁵
	MUTUAL FUNDS	American Funds EuroPacific Growth (035) American Funds Wash. Mutual Investors (036) TIAA-CREF International Equity Fund (013) TIAA-CREF Large-Cap Value Fund (014)	TIAA-CREF Mid-Cap Growth Fund (015) TIAA-CREF Mid-Cap Value Fund (016) TIAA-CREF S&P 500 Index Fund (018) TIAA-CREF Small-Cap Equity Fund (028)
REAL ESTATE	VARIABLE ANNUITY ACCOUNT	TIAA Real Estate Account (009) ¹⁰⁵	
FIXED INCOME	VARIABLE ANNUITY ACCOUNTS	CREF Bond Market Account (005) ¹⁰⁵	CREF Inflation-Linked Bond Account (010) ¹⁰⁵
	MUTUAL FUND	Western Asset Core Plus Bond Portfolio (559)	
MONEY MARKET	VARIABLE ANNUITY ACCOUNT	CREF Money Market Account (003) ^{76, 105}	
GUARANTEED	GUARANTEED ANNUITY ACCOUNT	TIAA Traditional Account (001) ¹⁰⁵	
MULTI-ASSET	VARIABLE ANNUITY ACCOUNT	CREF Social Choice Account (004) ¹⁰⁵	
	MUTUAL FUNDS	TIAA-CREF Lifecycle Fund 2010 (135) TIAA-CREF Lifecycle Fund 2015 (136) TIAA-CREF Lifecycle Fund 2020 (137) TIAA-CREF Lifecycle Fund 2025 (138)	TIAA-CREF Lifecycle Fund 2030 (139) TIAA-CREF Lifecycle Fund 2035 (140) TIAA-CREF Lifecycle Fund 2040 (141)

⁷⁶An 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.

¹⁰⁵Annuities 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.

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 a TIAA-CREF Lifecycle Fund.

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.

OPTION A
Choose a TIAA-CREF Lifecycle Fund
 Choose the Lifecycle Fund closest to your estimated year of retirement.

Choose One

TIAA-CREF Lifecycle Fund 2040
 Initial Target:
 80% Equity
 20% Nonequity

TIAA-CREF Lifecycle Fund 2035
 Initial Target:
 75% Equity
 25% Nonequity

TIAA-CREF Lifecycle Fund 2030
 Initial Target:
 70% Equity
 30% Nonequity

TIAA-CREF Lifecycle Fund 2025
 Initial Target:
 65% Equity
 35% Nonequity

TIAA-CREF Lifecycle Fund 2020
 Initial Target:
 60% Equity
 40% Nonequity

TIAA-CREF Lifecycle Fund 2015
 Initial Target:
 55% Equity
 45% Nonequity

TIAA-CREF Lifecycle Fund 2010
 Initial Target:
 50% Equity
 50% Nonequity

OR

OPTION B
Build Your Own Portfolio
 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"/> %
		100%



3

Indicate any existing contracts

Will these annuity certificates replace an existing annuity contract/certificate or 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. All contributions must be remitted under the terms of your employer's plan. Under federal law, distributions before age 59½ or termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. The TIAA and CREF certificates and amounts in any of the mutual funds cannot be assigned.

Your ability to take loans and make transfers and withdrawals may be limited by the terms of your employer's plan. Otherwise, you may transfer among any of the available annuity accounts and mutual funds. Loans are only available from the TIAA Traditional Annuity. Cash withdrawals and transfers from the TIAA Traditional Annuity are not currently subject to a surrender charge. If such a charge is imposed in the future, you would receive three months' advance notice, and the charge would only apply to subsequently remitted premiums including any amounts transferred from CREF accounts, the TIAA Real Estate Account, or the mutual funds after the charge is imposed.

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. 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 Pre-retirement Death Benefits."

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.

Signed

Date (mm/dd/yyyy)

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

The following information does not apply to New York applicants. Some states require a fraud warning to appear on the form. These states, including Arkansas, Kentucky, Maine and New Mexico require a warning substantially similar to the following:

People who file applications for insurance or statements of claim commit a fraudulent insurance act if they: knowingly do so with intent to injure, defraud or deceive any insurance company or another person; and/or knowingly include in their application or statement of claim any materially false or misleading information; and/or knowingly conceal information, for the purpose of misleading, concerning any fact material to the application or claim.

A fraudulent insurance act is a crime, and penalties may include imprisonment, fines, denial of insurance and civil damages.

New Jersey residents, please note: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio residents, please note: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

District of Columbia residents, please note: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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