



FINANCIAL SERVICES
FOR THE GREATER GOOD®

Romano Richetta
Senior Vice President
TIAA-CREF Participant Services

A Registered Principal of TIAA-CREF
Individual & Institutional Services, LLC
Member FINRA

Dear Prospective Investor:

Thank you for opening a supplemental retirement plan with TIAA-CREF. Enclosed is your enrollment kit.

It's easy to get started.

1. Complete the enclosed enrollment form.
2. Return the form to your employer's Human Resources Department.
3. Decide how much you want to contribute. Your employer will provide you with a salary reduction agreement (the form you use to specify how much you want to contribute automatically from each paycheck). Please complete it and return it to your employer's Human Resources Department.

Once your account is opened, you'll receive a package from TIAA-CREF confirming the details of your new account.

Need help?

If you have questions or need help enrolling, please go to tiaa-cref.org or call 800 TIAA-CREF (800 842-2273) and speak to a TIAA-CREF consultant. They are available Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

Sincerely,

Romano Richetta
Senior Vice President, Participant Services

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.

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ENROLLMENT INSTRUCTIONS

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 ENROLLMENT FORM

STEP 1 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. See next page for how to access the prospectuses.

STEP 2 TELL US ABOUT YOURSELF

Provide basic information to establish your account.

STEP 3 LIST ANY EXISTING CONTRACTS

See instructions to determine if applicable.

STEP 4 NAME YOUR BENEFICIARIES

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

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 EMPLOYEES APPLYING FOR A GROUP SUPPLEMENTAL RETIREMENT ANNUITY CERTIFICATE FOR AN EMPLOYER LOCATED IN THE STATE OF ARIZONA:** 30-Day Right to Examine Your Group Certificate. TIAA is required, upon written request, to provide you, within a reasonable time, reasonable factual information regarding the benefits and provisions of the group annuity certificate. You have 30 days from the day you receive the group certificate to examine it and to cancel it if you decide not to keep it. To cancel the group certificate, 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 variable annuity accounts, plus any expense charges or premium taxes deducted from premiums. The group certificate 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. All 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.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or log on to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. To have copies of paper prospectuses sent to 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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Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY 10017
ENROLLMENT FORM
FOR TIAA & CREF GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

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

Important Information

▶ 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.





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ENROLLMENT FORM

FOR TIAA & CREF GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

Regulations require that we ask if you are replacing an existing annuity contract/certificate or life insurance policy with this enrollment.

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'.

Contract /Certificate Number

Company Name

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)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

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

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

CONTINUED ON NEXT PAGE



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ENROLLMENT FORM

FOR TIAA & CREF GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

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)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

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

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

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

You only need to have your spouse complete this section if:

1. you are married, **AND**
2. you wish to name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit.

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 beneficiary 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 and/or mutual funds held under my spouse's employer plan will be paid to the beneficiaries as described in this form.

Signature of Spouse

Date (mm/dd/yyyy)

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)

The date of your spouse's signature must be the same or later than the date you sign your enrollment form. Your spouse's signature must be notarized or witnessed by a plan representative.



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ENROLLMENT FORM

FOR TIAA & CREF GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

SIGN YOUR FORM

If your employer's plan contains a vesting requirement, your employer exercises all rights to your accumulations under the TIAA and CREF annuities and the mutual funds until you become vested under the plan. If your employer's plan does not contain a vesting requirement or if you have met the vesting requirement of your employer's plan, you exercise these rights yourself.

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 before 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 non-annuity 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 the CREF accounts, the TIAA Variable Annuity Separate accounts, or the mutual funds after the charge is imposed. 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. The accumulations in and benefit payments from the CREF accounts, the TIAA Variable Annuity Separate accounts, 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 annuities 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 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.

Please sign in
only black or dark
blue ink.

Signature

Date (mm/dd/yyyy)



FINANCIAL SERVICES
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ENROLLMENT FORM

FOR TIAA & CREF GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE / WARNING REQUIRED BY MANY STATES

This notice/warning does not apply in New York.

Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits. Also:

CO: Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DC, VA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FOR TIAA AGENT USE, IF APPLICABLE

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

Agent CRD Number

Replacement requirements:

 Exempt Subject to 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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CHOOSE YOUR ALLOCATION

NEED HELP?

For assistance in choosing an allocation or filling out your form, please call us at 800 TIAA-CREF.

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.

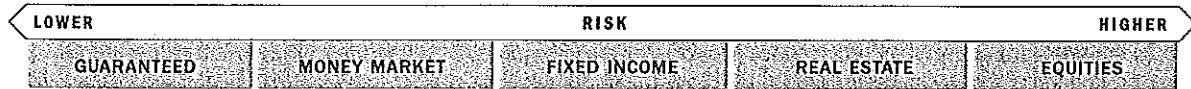
Before making your investment choices and completing your enrollment form, please read the prospectuses for the investments you are interested in. To view the prospectuses online, go to tiaa-cref.org/PRO and enter your Prospectus Access Code: ANNUIT. If you prefer, you can obtain paper copies of the 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.

	Percentage	Investment	Type	Investment #	Ticker Symbol	Share Class
EQUITIES	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Equity Index Account	Variable Annuity	008	—	N/A
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Global Equities Account	Variable Annuity	006	—	N/A
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Growth Account	Variable Annuity	007	—	N/A
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Stock Account	Variable Annuity	002	—	N/A
REAL ESTATE	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA Real Estate Account	Variable Annuity	009	—	N/A
FIXED INCOME	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Bond Market Account	Variable Annuity	005	—	N/A
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Inflation-Linked Bond Account	Variable Annuity	010	—	N/A
MONEY MARKET	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Money Market Account	Variable Annuity	003	—	N/A
GUARANTEED	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA Traditional Account	Guaranteed Annuity	001	—	N/A
MULTI-ASSET	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Social Choice Account	Variable Annuity	004	—	N/A
	1 0 0 %	TOTAL				

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



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 Growth Account (007) ¹⁰⁵ CREF Stock Account (002) ¹⁰⁵
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
MULTI-ASSET	VARIABLE ANNUITY	CREF Social Choice Account (004) ¹⁰⁵

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 life-time income. Payments from TIAA and CREF variable annuities are not guaranteed, and the payment amounts will rise or fall depending on investment returns.