

Enrollment Form for TIAA and CREF Group Supplemental Retirement Annuity Certificates

Please type or print in black or dark blue ink and provide all information requested.

1. Your Personal Information

Last Name		First	Middle	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other	
Mailing Address	Street	Apt. No.	City	State	Zip Code
Daytime Telephone Number ()			Extension	E-mail Address	
Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth Mo. Day Yr.	Social Security Number		Spouse's Name	
Employer		Campus / Branch		Job Title / Position	

2. Your Premium Allocation — Choose Option A OR Option B

Option A — Create your own allocation.

Guaranteed TIAA	Equities			Fixed Income			Equities & Fixed	
TIAA	CREF Stock	CREF Global Equities	CREF Growth	CREF Equity Index	CREF Money Market	CREF Bond Market	CREF Inflation-Linked Bond	CREF Social Choice
%	%	%	%	%	%	%	%	% = 100%

OR

Option B — Select an allocation from our sample portfolios. These are examples and not recommendations. Your allocation should reflect your personal goals and investment preferences.

Conservative
 Moderately Conservative
 Moderately Aggressive
 Aggressive

- 60%—TIAA
- 30%—CREF Stock
- 10%—CREF Money Market

- 45%—TIAA
- 45%—CREF Stock
- 10%—CREF Bond Market

- 25%—TIAA
- 30%—CREF Stock
- 20%—CREF Global Equities
- 15%—CREF Growth
- 10%—CREF Bond Market

- 10%—TIAA
- 35%—CREF Stock
- 20%—CREF Global Equities
- 25%—CREF Growth
- 10%—CREF Bond Market

3. Your Beneficiary(ies)

Name(s) of Primary Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number (If unavailable, provide later)
Name(s) of Contingent Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number (If unavailable, provide later)

OVER PLEASE

4. ► **Existing Contracts**
 Will these annuity certificates replace an existing annuity contract/certificate or life insurance policy from another company?
 Yes No
 From what company? _____ Contract Number _____

5. ► **Your Agreement and Signature**
 All premiums must be remitted under the terms of your employer's tax-deferred annuity plan. Under federal law, distributions before age 59½ or before termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. These certificates cannot be assigned.
 Your ability to take loans and make transfers and withdrawals may be limited by the terms of your employer's plan. Loans are not available from the CREF accounts. Cash withdrawals and transfers from TIAA 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.
 CREF account accumulations and benefit payments are *variable and not guaranteed*; they depend on the investment performance of these accounts.
 Under ERISA, each certificate gives your spouse the right to an annuity worth 50% of the value of your accumulations at the date of your death. Your spouse must consent below to any beneficiary designation that doesn't meet this requirement.
I have read and understood all provisions of this enrollment form. I have received a current CREF prospectus.
 Signed _____ Date _____

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

6. ► **Waiver of Spouse's Right to Preretirement Death Benefits**
 If you have waived your spouse's right to a preretirement survivor death benefit under ERISA by naming *other* primary beneficiaries for more than 50% of any death benefit, your spouse must consent to the waiver.
Consent by Spouse (Must Be Witnessed)
 With this consent I am voluntarily and irrevocably *giving up my right* to a qualified preretirement survivor death benefit under ERISA. I recognize that any preretirement death benefit payable under these certificates will be paid to the beneficiaries as specified above.
 Signed (Spouse) _____ Soc. Sec. No. _____ Date _____
 Notary or Plan Representative _____ Date _____

The CREF variable annuities are distributed by TIAA-CREF Individual & Institutional Services, Inc. This form must be accompanied or preceded by a current CREF prospectus. For additional copies, call 800 842-2733, extension 5509.

You can also read or download our prospectus on our Web Center at www.tiaa-cref.org.



730 Third Avenue
 New York NY 10017-3206

Managing money for people
 with other things to think about.™

Standard GSRA (ERISA) CA 6/01