



Financial Services

TIAA-CREF FUNDS BENEFICIARY DESIGNATION FORM

Beneficiary designation is an optional election and available only for individual or joint accounts. You may designate one or more beneficiaries to whom your TIAA-CREF Funds shares can be transferred upon death. If the beneficiaries survive all shareholders, the account may avoid probate. Complete this form to add or change beneficiary information to your TIAA-CREF Funds accounts.

Please check one: ☐ Initial Designation ☐ Change of Designation

Send your signed and completed Form to TIAA-CREF Funds
in the enclosed customer reply envelope.

Please call 800 223-1200 with any questions,
Monday through Friday, 8:00 a.m. - 10:00 p.m. (ET).

Regular Mailing Address
TIAA-CREF Funds
P.O. Box 55081
Boston, MA 02205-5081

Overnight Mailing Address
TIAA-CREF Funds
30 Dan Road
Canton, MA 02021-2809

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CUSTOMER INFORMATION Please print or type.

Account Owner's Name

First Name Middle Initial Last Name
[][]-[][]-[][][][] [][]-[][]-[][][][]
Social Security Number Date of Birth
[][][][][][][]
Fund-Account Number

Joint Owner's Name

First Name Middle Initial Last Name

Account Owner's Address

Address Street or P.O. Box (APO and FPO addresses will be accepted.)

Address If the above address is a P.O. Box, you must also provide a street address.

City State Zip Code

Day Time Phone Number Evening Phone Number

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PRIMARY BENEFICIARY(IES)

I designate the following as my Primary Beneficiary(ies) to receive any amounts due at my death: (Please take note that the Custodian may not be designated as the Beneficiary.)

Name

Name Relationship

Custodian, if the beneficiary is a minor Relationship

[][]-[][]-[][][][] [][]-[][]-[][][][]
Social Security Number Date of Birth

[][] Percent (Total 100%) Do not indicate fractional percentages.

Address

Address Street or P.O. Box (APO and FPO addresses will be accepted.)

Address If the above address is a P.O. Box, you must also provide a street address.

City State Zip Code

Day Time Phone Number Evening Phone Number

Name

Name Relationship

Custodian, if the beneficiary is a minor Relationship

[][]-[][]-[][][][] [][]-[][]-[][][][]
Social Security Number Date of Birth

[][] Percent (Total 100%) Do not indicate fractional percentages.

Address

Address Street or P.O. Box (APO and FPO addresses will be accepted.)

Address If the above address is a P.O. Box, you must also provide a street address.

City State Zip Code

Day Time Phone Number Evening Phone Number

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CONTINGENT BENEFICIARY(IES)

If none of the Primary Beneficiary(ies) are living on the date of my death, I hereby designate the following as my Contingent Beneficiary(ies) to receive any amounts due: (Please note that the Custodian may not be designated as the Beneficiary.)

Name

Name

Relationship

Custodian, if the beneficiary is a minor

Relationship

[][]-[][]-[][][][]

Social Security Number

[][]-[][]-[][][][]

Date of Birth

[][][]

Percent (Total 100%) Do not indicate fractional percentages.

Address

Address Street or P.O. Box (APO and FPO addresses will be accepted.)

Address If the above address is a P.O. Box, you must also provide a street address.

City

State

Zip Code

Day Time Phone Number

Evening Phone Number

Name

Name

Relationship

Custodian, if the beneficiary is a minor

Relationship

[][]-[][]-[][][][]

Social Security Number

[][]-[][]-[][][][]

Date of Birth

[][][]

Percent (Total 100%) Do not indicate fractional percentages.

Address

Address Street or P.O. Box (APO and FPO addresses will be accepted.)

Address If the above address is a P.O. Box, you must also provide a street address.

City

State

Zip Code

Day Time Phone Number

Evening Phone Number

Note: If you reside in a community property state, you may need your spouse's consent to your beneficiary designations. You may wish to seek legal advice.

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SIGNATURE

I (We) make the Designation of Beneficiary specified above and revoke any previous Designations made under my TIAA-CREF Funds Accounts. I (We) understand that the Beneficiaries' names may be revoked at any time by filing a new Beneficiary Designation Form with TIAA-CREF. Please sign exactly as name(s) or registered owner(s) appear on your account confirmation statements. All owners must sign.

PLEASE SIGN HERE

X

Signature

Date

X

Joint Signature

Today's Date

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

LOWER		RISK			HIGHER
GUARANTEED		MONEY MARKET	FIXED INCOME	REAL ESTATE	EQUITIES

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.

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%.^{25, 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%.^{25, 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 invests 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%.^{25, 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%.^{25, 33, 44, 90, 101, 105}

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, 90, 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, 90, 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, 90, 105, 121}

GUARANTEED

TIAA TRADITIONAL ACCOUNT

(001)

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).^{26, 90, 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%.^{25, 44, 90, 105, 121}

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- 121  Data Provided by Morningstar, Inc. © 2008 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
- 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 more 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 SOCIALLY SCREENED INVESTING—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.

Enroll. Save. Retire.

Your journey to retirement starts today.



At TIAA-CREF, our focus is on you and your financial future.

We started out offering retirement services to teachers nearly 100 years ago. Today, we're a full-service financial services company specializing in the distinctive needs of people like you who work in the academic, research, medical and cultural fields.

With our strong nonprofit heritage, we are committed to providing you:

- Personalized retirement plan advice and guidance from highly trained consultants
- A variety of investment products to help you create a diversified portfolio
- Low fees* so you can potentially get more for your money

And, we look at your financial picture—where you are today, what's important to you and where you want to be at retirement—to help you develop a course of action to reach your goals.

Time and compounding can significantly impact your retirement savings.

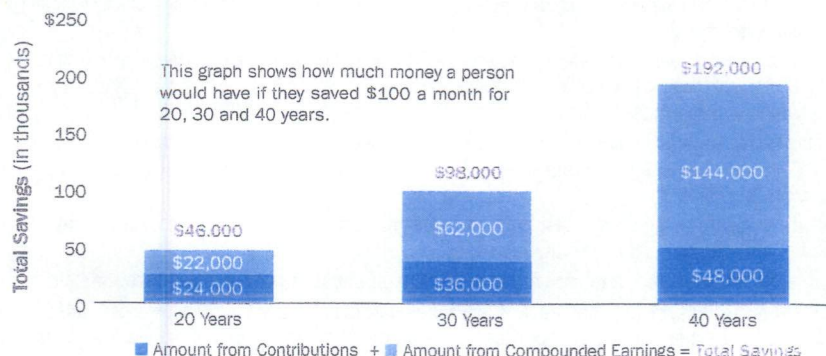
You should enroll today because the earlier you start, the more time and money can work for you through the power of compounding. You not only have the potential for growth on the funds contributed to your account, you also have the potential for growth on their earnings. And, the longer you save, the more powerfully compounding can work for you.

Take the first step towards retirement. Enroll today.

Your employer's retirement plan makes it easier than ever for you to start preparing for your retirement. Whether it's years down the road or just around the corner, the time to start saving for retirement is now.

Why it's important to act now

- People are living longer these days. That's a good thing, but it means you'll probably need more money to cover daily expenses and healthcare when you retire.
- On average, Social Security will provide only 40% of the money you will need during your retirement years.¹
- Time is on your side: the earlier you act, the more it can potentially do for you.



Assumes a 6% annual return, which is purely hypothetical and not intended to predict or project the actual performance of any account. Actual returns will vary. Does not reflect expenses that would result in lower returns. Assumes no withdrawals during the period indicated. All figures are rounded to the nearest thousand.



Enroll. Save. Retire. Your journey to retirement starts today.

Your employer's retirement plan offers valuable benefits.

Advantages that can help you maximize your savings include:

Get a head start on your future.

Visit www.tiaa-cref.org/enroll for step-by-step instructions on how to enroll in your plan.



Convenience

Once you're enrolled, contributions will be automatically applied to your account.



Tax deferral

No taxes are taken on your contributions or their earnings, which compound, until you take money out of the plan.²



Access to diverse investments

You can build a portfolio of professionally managed investments to suit your personal goals and risk tolerance.



Personalized retirement plan advice and guidance

You can schedule a session with a TIAA-CREF Financial Consultant, who can help you with your retirement plan investments.



Pretax savings

If applicable to your plan, every dollar you save is on a pretax basis, which reduces your current taxable income.

It's easy: just click or call.



Online

www.tiaa-cref.org/

24 hours a day, 7 days a week



Participant Services Group

888 583-0291

Monday to Friday, 8 a.m. to 10 p.m.

and Saturday, 9 a.m. to 6 p.m. (ET)

And don't worry!

You don't have to navigate your way through the process alone. Our experienced TIAA-CREF Financial Consultants are waiting to help you. To schedule a session, visit www.tiaa-cref.org/schedulenow.

*Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, March 31, 2015. The expense ratio on all mutual fund products and variable annuity accounts managed by TIAA-CREF is generally less than half the mutual fund industry average. 67% are less than half their respective Morningstar Universe average and 59% are less than half their respective Morningstar Universe median.

Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.

¹ Social Security Administration, <http://ssa.gov/pubs/10035.html#a0=1>

² All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, 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.

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 current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, members FINRA and SIPC, 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. Each is solely responsible for its own financial condition and contractual obligations.

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Enroll today for your tomorrow

Sign up for your retirement plan online



Enrolling today could help you start planning for a more secure future.

The sooner you enroll, the better the chance of increased savings.

For questions regarding your eligibility to contribute to the plan, visit TIAA.org/ces.

You can take steps toward planning for a secure retirement. Consider enrolling in the Cooperative Educational Services 403(b) DC Plan today.

No matter where you are in life, TIAA focuses on you and your financial future. You can receive:

- Advice¹ and education from experienced consultants, customized to your goals
- Information on investment options in your retirement plan
- Online access to interactive tools and calculators to help you plan for retirement

Enrolling online is easy. All you need is:

- Your Social Security number
- Your beneficiary's Social Security number, birth date and address, if possible
- Your selected investment allocations. Need information about your investment options? Please go to TIAA.org/ces to view the menu.

You can enroll online in just a few minutes:

- Go to: TIAA.org/ces.
- Click on *Ready to Enroll*.
- Select the plan(s) in which you wish to enroll.
- Register for online access or log in if you have an existing web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.



Advice¹ and education from TIAA—at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select your mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit TIAA.org/schedulenow or call TIAA at **800-732-8353**, 8 a.m. to 10 p.m. (ET).

Your employer's retirement plan offers the following benefits you can take advantage of:



Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



Tax deferral

No taxes are taken on your contributions or their earnings until you take money out of the plan.²



Diverse investments

You can build a portfolio of investments suited to your personal goals and risk tolerance.



¹ Using an advice methodology from Morningstar Investment Management, LLC.

² Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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Investment decisions should be made based on the investor's own objectives and circumstances.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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

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