

# YOUR TIAA-CREF INFORMATION 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 fund. 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. Complete the “Waiver of Spouse's Right to Pre-retirement Death Benefits” if you have designated someone other than your spouse as primary beneficiary. 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/scorp](http://www.tiaa-cref.org/scorp).

**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) <sup>105</sup> CREF Global Equities Account (006) <sup>105</sup>	CREF Stock Account (002) <sup>105</sup>
	MUTUAL FUNDS	American Funds EuroPacific Growth (035) American Funds Growth Fund of America (310) TIAA-CREF Mid-Cap Blend Index Fund (021)	TIAA-CREF Small-Cap Blend Index Fund (024) Vanguard Windsor II Fund (331)
REAL ESTATE	VARIABLE ANNUITY ACCOUNT	TIAA Real Estate Account (009) <sup>105</sup>	
FIXED INCOME	VARIABLE ANNUITY ACCOUNTS	CREF Bond Market Account (005) <sup>105</sup>	CREF Inflation-Linked Bond Account (010) <sup>105</sup>
MONEY MARKET	VARIABLE ANNUITY ACCOUNT	CREF Money Market Account (003) <sup>78, 105</sup>	
GUARANTEED	GUARANTEED ANNUITY ACCOUNT	TIAA Traditional Account (001) <sup>105</sup>	
MULTI-ASSET	VARIABLE ANNUITY ACCOUNT	CREF Social Choice Account (004) <sup>105</sup>	
	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)

**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.

<sup>78</sup> 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.

<sup>105</sup> 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.

# 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](http://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**

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

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

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

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

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

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

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**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"/> %
		<b>100%</b>



# RETIREMENT CHOICE ANNUITY INFORMATION FORM

Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY



Please print in upper case using black or dark blue ink and provide all information requested.

## 1 Provide your personal information

Title: Mr, Mrs, Dr, other	First Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	Suffix: Jr, Sr, other	Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Gender	Spouse's Name
<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Daytime Telephone Number	Extension	Evening Telephone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
E-mail Address	<input type="text"/>	
Residence Address (no P.O. boxes)		
<input type="text"/>		
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)		
<input type="text"/>		
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer	Plan ID (4-6 digits, if available)	
<input type="text"/>	<input type="text"/>	
Job Title/Position	Campus/Branch	
<input type="text"/>	<input type="text"/>	

## Choose your allocation of plan contributions

All contributions will be allocated to the account designated by your employer's plan, as specified in the accompanying materials, unless you complete the "Plan Contribution Allocation Administrative Form."



# 2

**Designate your beneficiary(ies)** Make sure that the percentage allotted to all beneficiaries in each class totals 100%.

## Name(s) of primary beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Name(s) of contingent beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*(if unavailable, provide later)



### 3 Indicate any existing contracts

Will these annuities 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

**Important: Please read the following information carefully.**

By completing this form, you are directing your employer to allocate funds under your employer's plan to TIAA or CREF's annuities and/or to mutual fund accounts offered by TIAA-CREF or by other vendors. All of your rights under these funding vehicles are subject to the terms of your employer's plan. Your employer, or other plan fiduciary, may decide to cease offering any of these funding vehicles as allocation options under the plan and, should your employer or other plan fiduciary decide to do so, you may be required to transfer your accumulations in such plan funding option to another plan funding option.

Subject to the terms of your employer's plan, within 120 days after the later of termination of employment or the specific date stipulated by your employer's plan, withdrawals and transfers from the TIAA Traditional Annuity may be made available in a lump sum. Such withdrawals and transfers are subject to a surrender charge. At all other times, withdrawals and transfers from the TIAA Traditional Annuity must be spread over an 84-month period.

The accumulations in and the 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 the TIAA and CREF annuities and to the mutual fund accounts for which TIAA keeps records.

In accordance with the terms of your employer's plan, fees associated with the administration of the plan may be deducted from accumulations held on your behalf in the TIAA or CREF annuities or in any of the mutual fund accounts.

**I have read and acknowledge all provisions of this 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)

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





FINANCIAL SERVICES  
FOR THE GREATER GOOD®

## IMPORTANT INFORMATION

Please check the appropriate box and sign below to acknowledge you have received the prospectuses for the investment options available under your retirement plan:

I acknowledge that I consent to receiving and have received the prospectuses for the investment options available under my retirement plan by means of the accompanying CD. I further acknowledge that I am able to access the prospectuses on the accompanying CD through a computer.

*In order to sign this acknowledgement, you must have access to a computer with a CD drive and must be able to download, view and print the prospectuses. Paper prospectuses can be ordered, both now and in the future, by calling toll-free **877 518-9161** or by going to **[www.tiaa-cref.org](http://www.tiaa-cref.org)**.*

*If you are unable to acknowledge that you have received and can access the prospectuses on the accompanying CD, please call toll-free **877 518-9161** to request copies of the paper prospectuses at no charge, or go to your benefits office and request paper prospectuses.*

I acknowledge that I have received paper prospectuses for the investment options available under my retirement plan.

**Participant's Signature**

Date (mm/dd/yyyy)

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**You should consider the investment objectives, risks, charges and expenses carefully before investing. This publication must be preceded or accompanied by a current prospectus. Please call 877 518-9161 or go to [www.tiaa-cref.org](http://www.tiaa-cref.org) for additional copies that contain this and other information. Please read the prospectus carefully before investing.**

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