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 selec-
tions. 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
If you need to make a change please initial and date next to the correction.

RETURN YOUR COMPLETED FORM
Return your completed form to your employer’s HR/Benefits office. You may need to
complete a salary deferralagreement 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.

*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 paper copies of the product and fund prospectuses that contain 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.
©2013 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (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. To have copies of paper prospectuses sent to you at no charge, please call TIAA-CREF at 877 518-9161. Pick your own investments to build a diversified mix that’s right for you. If your employer’s plan offers mutual funds as an investment choice, participants with non-U.S. addresses may be subject to certain investment restrictions, including restrictions on purchases of mutual funds.

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.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Investment</th>
<th>Type</th>
<th>Investment #</th>
<th>Ticker Symbol</th>
<th>Share Class</th>
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<tbody>
<tr>
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<td>EQUITIES</td>
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<tr>
<td></td>
<td>CREF Stock Account</td>
<td>Variable Annuity</td>
<td>002</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td>FIXED INCOME</td>
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<tr>
<td></td>
<td>CREF Inflation-Linked Bond Account</td>
<td>Variable Annuity</td>
<td>010</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
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<td>MONEY MARKET</td>
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<tr>
<td></td>
<td>CREF Money Market Account</td>
<td>Variable Annuity</td>
<td>003</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td>GUARANTEED</td>
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<tr>
<td>100%</td>
<td>TIAA Traditional Annuity</td>
<td>Guaranteed Annuity</td>
<td>001</td>
<td>N/A</td>
<td>N/A</td>
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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: 100530. If you prefer, you can obtain paper copies of the product and fund 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.
# TELL US ABOUT YOURSELF

<table>
<thead>
<tr>
<th>Title</th>
<th>First Name</th>
<th>Middle Name</th>
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<table>
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<tr>
<th>Last Name</th>
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<table>
<thead>
<tr>
<th>Social Security or Tax ID Number</th>
<th>Gender</th>
<th>Birth Date (mm/dd/yyyy)</th>
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<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
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<table>
<thead>
<tr>
<th>Your Spouse's Name</th>
<th>E-mail Address</th>
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<table>
<thead>
<tr>
<th>Daytime Phone</th>
<th>Evening Phone</th>
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**Residential Address** (No PO Boxes please.)

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<tr>
<th>Address</th>
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<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
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**Mailing Address** (If different from your residential address.)

<table>
<thead>
<tr>
<th>Address</th>
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<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
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**Employment Information**

<table>
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<th>Employer</th>
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<table>
<thead>
<tr>
<th>Campus/Branch</th>
<th>Plan ID</th>
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**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.
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
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.

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.

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.

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)

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)
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. The TIAA and CREF certificates and amounts in any of the mutual funds do not provide for loans and cannot be assigned. Under federal law, distributions before age 59 1/2 or before termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. Your ability to make withdrawals and transfers from the TIAA and CREF certificates and amounts in any of the non-annuity mutual funds may be limited by the terms of your employer's retirement plan. Within 120 days after the later of termination of employment or specific date stipulated by your employer's plan, withdrawals and transfers are available from the TIAA Traditional Annuity 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 a ten-year period (five years for withdrawals after termination of employment).

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)

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.
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

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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