

OPEN YOUR RETIREMENT ACCOUNT

NEED HELP?

Call **800 842-2252**

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.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 www.tiaa.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

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 4

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 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.

*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.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 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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CHOOSE YOUR ALLOCATION

NEED HELP?

For assistance in choosing an allocation or filling out your form, please call us at 800-842-2252.

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.

TWO EASY WAYS TO PICK YOUR INVESTMENTS

OPTION A: One-Step Investing

This option is designed for investors who want to keep it simple — by choosing a single TIAA-CREF Lifecycle Fund to help meet all of their retirement needs. It's a convenient, low-maintenance way to have your retirement investments professionally managed for you — to and through retirement. All you need to do is pick a single TIAA-CREF Lifecycle Fund.

TIAA-CREF Lifecycle Funds have names that match specific investment time horizons — the year an investor expects to retire. So all you need to do is choose the Lifecycle investment with the name that most closely matches when you think that will be.

OPTION B: Pick Your Own Investment Mix

This option is designed for investors who want to research and evaluate their investment choices and then create their own portfolios. We can give you a head start, by providing some examples of model portfolios that include a mix of different asset classes and represent different levels of tolerance. We can also help you determine how much risk you're comfortable taking as a long-term investor.

Before making your investment choices and completing your enrollment form, please read the prospectuses and plan and investment-related information, including plan fees and expenses and current investment performance. To view the prospectuses online, go to TIAA.org/PRO and enter your **Prospectus Access Code: 407839**. 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. Please read the prospectuses carefully before investing.

OPTION A: One-Step Investing

Pick the TIAA-CREF Lifecycle Fund that's closest to the year you plan to retire. All of your contributions will go into the fund you pick.

	Investment	Type	Ticker Symbol	Share Class
<input type="checkbox"/>	TIAA-CREF Lifecycle 2010 Fund	Mutual Fund	TCLEX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2015 Fund	Mutual Fund	TCLIX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2020 Fund	Mutual Fund	TCLTX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2025 Fund	Mutual Fund	TCLFX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2030 Fund	Mutual Fund	TCLNX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2035 Fund	Mutual Fund	TCLRX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2040 Fund	Mutual Fund	TCLOX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2045 Fund	Mutual Fund	TFRX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2050 Fund	Mutual Fund	TLFRX	Retirement

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CHOOSE YOUR ALLOCATION

OPTION A: One Step Investing (continued)

	Investment	Type	Ticker Symbol	Share Class
<input type="checkbox"/>	TIAA-CREF Lifecycle 2055 Fund	Mutual Fund	TTRLX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle 2060 Fund	Mutual Fund	TLRX	Retirement
<input type="checkbox"/>	TIAA-CREF Lifecycle Retirement Income Fund	Mutual Fund	TLRX	Retirement

OPTION B: Pick Your Own Investments

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.org/calcs to use our Asset Allocation Evaluator to help you create an allocation.

	Percentage	Investment	Type	Ticker Symbol	Share Class
EQUITIES	<input type="text"/> <input type="text"/> <input type="text"/> %	AllianzGI NFJ Mid Cap Value Fund Institutional Class	Mutual Fund	PRNIX	Inst
	<input type="text"/> <input type="text"/> <input type="text"/> %	American Funds EuroPacific Growth Fund	Mutual Fund	RERFX	R5
	<input type="text"/> <input type="text"/> <input type="text"/> %	American Funds Washington Mutual Investors Fund	Mutual Fund	RWMFX	R5
	<input type="text"/> <input type="text"/> <input type="text"/> %	Columbia Contrarian Core Fund	Mutual Fund	CORRX	R4
	<input type="text"/> <input type="text"/> <input type="text"/> %	Columbia Mid Cap Index Fund	Mutual Fund	CPXRX	R5
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Equity Index Account	Variable Annuity	QCEQPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Global Equities Account	Variable Annuity	QCGLPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Growth Account	Variable Annuity	QCGRPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Stock Account	Variable Annuity	QCSTPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/> %	DFA U.S. Targeted Value Portfolio	Mutual Fund	DFTPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/> %	Janus Triton Fund	Mutual Fund	JATTX	T
	<input type="text"/> <input type="text"/> <input type="text"/> %	MassMutual Select Mid Cap Growth Equity II Fund	Mutual Fund	MEFYX	Service
	<input type="text"/> <input type="text"/> <input type="text"/> %	Oppenheimer Developing Markets Fund	Mutual Fund	ODVYX	Y
	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF International Equity Index Fund	Mutual Fund	TRIEX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF Large-Cap Growth Index Fund	Mutual Fund	TRIRX	Retirement

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CHOOSE YOUR ALLOCATION

OPTION B: Pick Your Own Investments (continued)

	Percentage	Investment	Type	Ticker Symbol	Share Class
EQUITIES	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Large-Cap Value Index Fund	Mutual Fund	TRCVX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Real Estate Securities Fund	Mutual Fund	TRRSX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF S&P 500 Index Fund	Mutual Fund	TRSPX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Small-Cap Blend Index Fund	Mutual Fund	TRBIX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Social Choice Equity Fund	Mutual Fund	TRSCX	Retirement
FIXED INCOME	<input type="text"/> <input type="text"/> <input type="text"/>	% American Century Inflation Adjusted Bond Fund Class R6	Mutual Fund	AIADX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% CREF Bond Market Account	Variable Annuity	QCBMPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/>	% PIMCO Income Fund	Mutual Fund	PONAX	A
	<input type="text"/> <input type="text"/> <input type="text"/>	% Western Asset Core Plus Bond Fund	Mutual Fund	WACPX	Institutional
MONEY MARKET	<input type="text"/> <input type="text"/> <input type="text"/>	% Vanguard Federal Money Market Fund	Mutual Fund	VMFXX	Investor
GUARANTEED	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA Traditional Annuity	Guaranteed Annuity	N/A	N/A
MULTI-ASSET	<input type="text"/> <input type="text"/> <input type="text"/>	% CREF Social Choice Account	Variable Annuity	QCSCPX	R2
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2010 Fund	Mutual Fund	TCLEX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2015 Fund	Mutual Fund	TCLIX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2020 Fund	Mutual Fund	TCLTX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2025 Fund	Mutual Fund	TCLFX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2030 Fund	Mutual Fund	TCLNX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2035 Fund	Mutual Fund	TCLRX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2040 Fund	Mutual Fund	TCLOX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2045 Fund	Mutual Fund	TIFRX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/>	% TIAA-CREF Lifecycle 2050 Fund	Mutual Fund	TIFRX	Retirement

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CHOOSE YOUR ALLOCATION

OPTION B: Pick Your Own Investments (continued)

	Percentage	Investment	Type	Ticker Symbol	Share Class
MULTI-ASSET	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF Lifecycle 2055 Fund	Mutual Fund	TTRLX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF Lifecycle 2060 Fund	Mutual Fund	TLXRX	Retirement
	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF Lifecycle Retirement Income Fund	Mutual Fund	TLIRX	Retirement
	1 0 0 %	TOTAL			

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INFORMATION FORM

FOR A TIAA & CREF RETIREMENT CHOICE PLUS (RCP) ANNUITY (A GROUP ANNUITY)
UNDER A 457(B) NONQUALIFIED DEFERRED COMPENSATION PLAN OF A TAX-EXEMPT EMPLOYER

Please print in capital
letters and only use
black or dark blue ink.

TELL US ABOUT YOURSELF

Title	First Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Last Name

Social Security or Tax ID Number	Gender	Birth Date (mm/dd/yyyy)
<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>

Your Spouse's Name	E-mail Address
<input type="text"/>	<input type="text"/>
Daytime Phone	Evening Phone
<input type="text"/>	<input type="text"/>

Residential Address (No PO Boxes please.)

Address

City	State	Zip Code	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mailing Address (If different from your residential address.)

Address

City	State	Zip Code	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment Information

Employer

Campus/Branch	Plan ID
<input type="text"/>	<input type="text"/>

Your Investment Allocation

Important Information

- ▶ Please be sure to provide instructions on how to allocate your contributions to the investments offered under the deferred compensation 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 applicable default investment account selected by your employer.





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%.

NAME YOUR BENEFICIARIES

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

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INFORMATION FORM

FOR A TIAA & CREF RETIREMENT CHOICE PLUS (RCP) ANNUITY (A GROUP ANNUITY)
UNDER A 457(B) NONQUALIFIED DEFERRED COMPENSATION PLAN OF A TAX-EXEMPT EMPLOYER

DEFINITION: Contingent beneficiaries are individuals who are entitled to receive the benefits of your plan if the primary beneficiary(ies) die(s) before you.

Contingent Beneficiaries

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

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

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.

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

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship





SIGN YOUR FORM

Nonqualified deferred compensation plans of tax-exempt employers are subject to special tax rules. Make sure you have discussed these tax consequences with your employer and/or tax advisor.

By completing this form, you are directing your employer to allocate funds under your employer's plan to TIAA or CREF group annuities and/or to mutual funds and other investment options offered by TIAA-CREF or by other investment providers. 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.

The investment vehicles you may select under your employer's plan are used only to measure the investment performance of your nominal account under the plan. **The accumulations in and benefit payments from the CREF accounts, a TIAA Variable Annuity Separate Account, and the mutual funds and other investment options are variable and not guaranteed; the value of the accumulations of these investment products in your nominal account depends on the investment performance of the accounts.** The accumulations in the investment vehicles used to measure the investment performance of your nominal account under the plan remain the property of your employer and are subject to its general creditors until paid or made available according to the terms of the plan. For more information contact your plan administrator.

If your plan offers access to, and allows for transfers or withdrawals from, the TIAA Traditional Annuity, such 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, the charge would apply only to subsequently remitted premiums including any amounts transferred from the CREF accounts, a TIAA Variable Annuity Separate Account or the mutual funds and other investment options after the charge is imposed. Your ability to make transfers and withdrawals from the TIAA and CREF annuities and amounts in any of the mutual funds and other investment options may be limited by the terms of your employer's plan. This includes in-service withdrawals before termination of employment which may not be permitted. Otherwise, you may transfer among any of the available annuity accounts and non-annuity mutual funds and other investment options.

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.

Your beneficiary designation will apply to your TIAA and CREF annuities and to the mutual funds and other investment options for which TIAA keeps records under this plan only.

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 funds and other investment options.

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging access to the following documents:

- Prospectuses for the investment options
- TIAA Business Continuity Policy
- TIAA 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 website (ttaa.org), the website from which this form was downloaded, or at the special web address www.ttaa.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 have access to the websites noted above. 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 800 842-2252. 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, and the Statement of Additional Information for the investment options available to you, can be ordered free of charge, both now and in the future, by calling toll-free 877 518-9161 or go to ttaa.org. If you are unable to acknowledge that you have received and accessed these documents on the website, 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)





INFORMATION FORM
FOR A TIAA & CREF RETIREMENT CHOICE PLUS (RCP) ANNUITY (A GROUP ANNUITY)
UNDER A 457(B) NONQUALIFIED DEFERRED COMPENSATION PLAN OF A TAX-EXEMPT EMPLOYER

FOR TIAA AGENT USE, IF APPLICABLE

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

Agent CRD Number

