

YOUR TIAA-CREF ENROLLMENT 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 TIAA-CREF (800 842-2273)** 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 Preretirement Death Benefits” if you have designated someone other than your spouse as primary beneficiary. You can call a consultant at **800 TIAA-CREF (800 842-2273)** 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

▶ Obtain your spouse's signature (if applicable)

Under your employer's plan, your spouse has the right to a death benefit. If the plan is subject to the Employee Retirement Income Security Act (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 these requirements by signing the waiver at the end of your form in the presence of a Notary or Plan Representative. Generally, you can waive these rights only if you are at least age 35. If you are younger than 35 and want to name someone other than your spouse, please contact your benefits office for more information.

▶ 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 detailed descriptions, expenses and performance information for each of these annuity accounts and mutual funds go to www.tiaa-cref.org/denison. The information about the annuity accounts and mutual funds listed here may change. Consult the prospectus for the most up-to-date information.

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 ACCOUNTS AND FUNDS

| ASSET CLASS | TYPE | ACCOUNTS/FUNDS | |
|-------------|-------------|-------------------------------|--|
| MULTI-ASSET | MUTUAL FUND | TIAA-CREF Lifecycle 2010 Fund | TIAA-CREF Lifecycle 2015 Fund |
| | | TIAA-CREF Lifecycle 2020 Fund | TIAA-CREF Lifecycle 2025 Fund |
| | | TIAA-CREF Lifecycle 2030 Fund | TIAA-CREF Lifecycle 2035 Fund |
| | | TIAA-CREF Lifecycle 2040 Fund | TIAA-CREF Lifecycle 2045 Fund |
| | | TIAA-CREF Lifecycle 2050 Fund | TIAA-CREF Lifecycle Retirement Income Fund |

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 | ACCOUNTS/FUNDS (Account/Fund Number) | |
|--------------|--------------------|--|--|
| EQUITIES | VARIABLE ANNUITY | CREF Equity Index Account (008) ^{90,105} CREF Growth Account (007) ^{90,105} | CREF Global Equities Account (006) ^{90,105} CREF Stock Account (002) ^{90,105} |
| | MUTUAL FUND | American Funds Capital World Growth and Income Fund (307) ⁴⁰ Lazard Emerging Markets (623) ⁴⁰ TIAA-CREF Growth and Income Fund (011) TIAA-CREF International Equity Index Fund (027) TIAA-CREF Large-Cap Value Fund (014) TIAA-CREF Mid-Cap Growth Fund (015) TIAA-CREF Real Estate Securities Fund (017) TIAA-CREF Small-Cap Blend Index Fund (024) TIAA-CREF Social Choice Equity Fund (012) | Columbia Small Cap Value Z (609) ⁴⁰ TIAA-CREF Equity Index Fund (373) TIAA-CREF International Equity Fund (013) TIAA-CREF Large-Cap Growth Index Fund (019) TIAA-CREF Large-Cap Value Index Fund (020) TIAA-CREF Mid-Cap Value Fund (016) TIAA-CREF S&P 500 Index Fund (018) TIAA-CREF Small-Cap Equity Fund (028) Wells Fargo Advantage Small Cap Growth A (637) ⁴⁰ |
| REAL ESTATE | VARIABLE ANNUITY | TIAA Real Estate Account (009) ^{90,105} | |
| FIXED INCOME | VARIABLE ANNUITY | CREF Bond Market Account (005) ^{90,105} | CREF Inflation-Linked Bond Account (010) ^{90,105} |
| | MUTUAL FUND | MainStay High-Yield Corporate Bond (579) ⁴⁰ TIAA-CREF Short-Term Bond Fund (361) | PIMCO Total Return Fund (583) ⁴⁰ |
| MONEY MARKET | VARIABLE ANNUITY | CREF Money Market Account (003) ^{78,90,105} | |
| GUARANTEED | GUARANTEED ANNUITY | TIAA Traditional Account (001) ^{90,105} | |
| MULTI-ASSET | VARIABLE ANNUITY | CREF Social Choice Account (004) ^{90,105} | |
| | MUTUAL FUND | TIAA-CREF Lifecycle 2010 Fund (135) TIAA-CREF Lifecycle 2020 Fund (137) TIAA-CREF Lifecycle 2030 Fund (139) TIAA-CREF Lifecycle 2040 Fund (141) TIAA-CREF Lifecycle 2050 Fund (525) | TIAA-CREF Lifecycle 2015 Fund (136) TIAA-CREF Lifecycle 2025 Fund (138) TIAA-CREF Lifecycle 2035 Fund (140) TIAA-CREF Lifecycle 2045 Fund (522) TIAA-CREF Lifecycle Retirement Income Fund (528) |

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.

⁴⁰ Accumulations in mutual funds not managed by TIAA-CREF may be subject to administrative charges. These charges are subject to change. Please review current documents related to your plan.

⁹⁰ Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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. Mutual funds do not offer the range of income options available through annuities.

SELECT YOUR ALLOCATION

PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM













FINANCIAL SERVICES
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For information about the investments available in your plan, please review “Your Investment Choices.” If you need help creating an allocation, you can use our Asset Allocation Evaluator at www.tiaa-cref.org/calcs. You can also have a custom portfolio prepared for you by calling us at 800 TIAA-CREF (800 842-2273).

OPTION A: Choose a Lifecycle Fund

Pick the Lifecycle Fund that’s closest to the year you plan to retire. All of your contributions will go into the Lifecycle Fund you pick. Your Lifecycle Fund will automatically adjust over time to maintain a broadly diversified investment mix appropriate for someone your age.

LIFECYCLE FUNDS

| Choose One | Investment | Type | 2009 Target | Ticker Symbol | Share Class |
|--------------------------|---|-------------|---|---------------|-------------|
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2010 Fund (#135) | Mutual Fund |  52% Equities 48% Non-equities | TCLEX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2015 Fund (#136) | Mutual Fund |  60% Equities 40% Non-equities | TCLIX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2020 Fund (#137) | Mutual Fund |  68% Equities 32% Non-equities | TCLTX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2025 Fund (#138) | Mutual Fund |  76% Equities 24% Non-equities | TCLFX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2030 Fund (#139) | Mutual Fund |  84% Equities 16% Non-equities | TCLNX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2035 Fund (#140) | Mutual Fund |  90% Equities 10% Non-equities | TCLRX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2040 Fund (#141) | Mutual Fund |  90% Equities 10% Non-equities | TCLOX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2045 Fund (#522) | Mutual Fund |  90% Equities 10% Non-equities | TFRX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle 2050 Fund (#525) | Mutual Fund |  90% Equities 10% Non-equities | TLFRX | Retirement |
| <input type="checkbox"/> | TIAA-CREF Lifecycle Retirement Income Fund (#528) | Mutual Fund |  40% Equities 60% Non-equities | TLIRX | Retirement |



SELECT YOUR ALLOCATION

PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM (CONTINUED)



OPTION B: Build your own portfolio

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%. If your allocation is invalid in any way, your contributions will be automatically invested according to your employer's plan rules.

| Asset Class | Allocation Percent | Investment | Type | Ticker Symbol | Share Class |
|--|--|--|------------------|---------------|-------------|
| EQUITIES | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Equity Index Account (#008) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Global Equities Account (#006) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Growth Account (#007) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Stock Account (#002) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | American Funds Capital World Growth and Income Fund (#307) | Mutual Fund | RWIFX | R5 |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | Columbia Small Cap Value Z (#609) | Mutual Fund | CSCZX | Z |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | Lazard Emerging Markets (#623) | Mutual Fund | LZOEX | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Equity Index Fund (#373) | Mutual Fund | TIQRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Growth and Income Fund (#011) | Mutual Fund | TRGIX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF International Equity Fund (#013) | Mutual Fund | TRERX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF International Equity Index Fund (#027) | Mutual Fund | TRIEX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Large-Cap Growth Index Fund (#019) | Mutual Fund | TRIRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Large-Cap Value Fund (#014) | Mutual Fund | TRLCX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Large-Cap Value Index Fund (#020) | Mutual Fund | TRCVX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Mid-Cap Growth Fund (#015) | Mutual Fund | TRGMX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Mid-Cap Value Fund (#016) | Mutual Fund | TRVRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Real Estate Securities Fund (#017) | Mutual Fund | TRRSX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF S&P 500 Index Fund (#018) | Mutual Fund | TRSPX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Small-Cap Blend Index Fund (#024) | Mutual Fund | TRBIX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Small-Cap Equity Fund (#028) | Mutual Fund | TRSEX | Retirement |
| <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Social Choice Equity Fund (#012) | Mutual Fund | TRSCX | Retirement | |



SELECT YOUR ALLOCATION

PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM (CONTINUED)



OPTION B: Build your own portfolio (continued)

| Asset Class | Allocation Percent | Investment | Type | Ticker Symbol | Share Class |
|---------------------|--|---|--------------------|---------------|-------------|
| EQUITIES | <input type="text"/> <input type="text"/> <input type="text"/> % | Wells Fargo Advantage Small Cap Growth A (#637) | Mutual Fund | MNSCX | A |
| REAL ESTATE | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA Real Estate Account (#009) | Variable Annuity | N/A | N/A |
| FIXED INCOME | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Bond Market Account (#005) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Inflation-Linked Bond Account (#010) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | MainStay High-Yield Corporate Bond (#579) | Mutual Fund | MHCAX | A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | PIMCO Total Return Fund (#583) | Mutual Fund | PTRAX | Admin |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Short-Term Bond Fund (#361) | Mutual Fund | TISRX | Retirement |
| MONEY MARKET | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Money Market Account (#003) | Variable Annuity | N/A | N/A |
| GUARANTEED | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA Traditional Account (#001) | Guaranteed Annuity | N/A | N/A |
| MULTI-ASSET | <input type="text"/> <input type="text"/> <input type="text"/> % | CREF Social Choice Account (#004) | Variable Annuity | N/A | N/A |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2010 Fund (#135) | Mutual Fund | TCLEX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2015 Fund (#136) | Mutual Fund | TCLIX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2020 Fund (#137) | Mutual Fund | TCLTX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2025 Fund (#138) | Mutual Fund | TCLFX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2030 Fund (#139) | Mutual Fund | TCLNX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2035 Fund (#140) | Mutual Fund | TCLRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2040 Fund (#141) | Mutual Fund | TCLOX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2045 Fund (#522) | Mutual Fund | TFRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle 2050 Fund (#525) | Mutual Fund | TLFRX | Retirement |
| | <input type="text"/> <input type="text"/> <input type="text"/> % | TIAA-CREF Lifecycle Retirement Income Fund (#528) | Mutual Fund | TLIRX | Retirement |
| | 1 0 0 % | | | | |



3 Indicate any existing contracts

Will these annuity contracts replace an existing annuity contract or life insurance policy from another company?

If so, from what company?

Contract Number

4 Indicate your agreement by signing

Your employer's plan may offer mutual funds as an investment choice in addition to the TIAA and CREF annuities.

The TIAA and CREF annuity contracts and amounts in any of the mutual funds do not provide for loans and cannot be assigned. Under federal law, distributions before age 59½ 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 annuity contracts is subject to the terms of these contracts and may be limited. 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. Transfers among the TIAA Real Estate Account, all CREF accounts and any of the mutual funds may be made in a lump sum.

The accumulations in and 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 your TIAA and CREF annuity contracts 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 Pre-retirement Death Benefits."

I have read and acknowledge all provisions of this enrollment 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.

The following information does not apply to New York applicants. Some states require a fraud warning to appear on the form. These states, including Arkansas, Kentucky, Maine and New Mexico require a warning substantially similar to the following:

People who file applications for insurance or statements of claim commit a fraudulent insurance act if they: knowingly do so with intent to injure, defraud or deceive any insurance company or another person; and/or knowingly include in their application or statement of claim any materially false or misleading information; and/or knowingly conceal information, for the purpose of misleading, concerning any fact material to the application or claim.

A fraudulent insurance act is a crime, and penalties may include imprisonment, fines, denial of insurance and civil damages.

New Jersey residents, please note: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio residents, please note: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

District of Columbia residents, please note: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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SPOUSAL WAIVER FORM (IF APPLICABLE)

WAIVER OF SPOUSE'S RIGHT TO PRERETIREMENT DEATH BENEFITS

If you wish to waive your spouse's right to a preretirement survivor death benefit under your employer's plan and/or ERISA, your spouse must consent to the waiver.

The date of your spouse's signature must be the same or later than the date you sign your enrollment form.

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. I recognize that any preretirement death benefit payable under these annuities will be paid to the beneficiaries as described in the enrollment form.

Signed (Spouse)

Social Security Number

 - -

Date (mm/dd/yyyy)

 / /

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)

 / /

CONSENT TO ELECTRONIC DELIVERY

Please check the box below acknowledging your receipt of the following documents:

- Prospectuses for the investment options available to you
- TIAA-CREF Privacy Policy
- TIAA-CREF Business Continuity Policy

I acknowledge that I consent to receiving and have received the above-referenced documents through either TIAA-CREF's website (www.tiaa-cref.org), the website from which this form was downloaded, or by means of the CD accompanying my enrollment form. I further acknowledge that I am able to access these documents on the website or the CD. I understand that this acknowledgment applies only to this initial enrollment.

In order to sign this acknowledgment, you must either have access to the website noted above or a computer with a CD drive. In either case, you must also be able to download, view and print the documents. 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, both now and in the future, by calling toll-free 877 518-9161 or by going to www.tiaa-cref.org. If you are unable to acknowledge that you have received and accessed the documents on the website or CD, please call us toll-free at 877 518-9161 to request paper versions at no charge.

Note: Unless indicated above, I acknowledge that I have received paper copies of the above-referenced documents.

Signature (Applicant)

Date (mm/dd/yyyy)

 / /

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please read the prospectuses for the accounts and funds carefully before you invest. This form must be accompanied or preceded by current prospectuses. For additional copies, call 877 518-9161 or visit www.tiaa-cref.org.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc. distribute securities products. TIAA (Teachers Insurance and Annuity Association of America), 730 Third Avenue, New York, NY 10017 issues annuities.

TIAA-CREF Individual & Institutional Services, LLC is a member of the Securities Investor Protection Corporation (SIPC). For information about SIPC, and to request the free SIPC brochure, visit www.sipc.org or call 202 371-8300.

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