



ENROLLING WITH TIAA-CREF

IN ORDER TO ENROLL WITH TIAA-CREF, YOU MUST COMPLETE TWO FORMS – the Enrollment and Plan Contribution Allocation Forms. When these are ready, simply return your completed forms to your employer’s benefits office.

Your enrollment with TIAA-CREF can be completed in three easy steps that are outlined below.

STEP ONE

COMPLETE YOUR ENROLLMENT FORM

The easy-to-understand instructions will guide you through completing your enrollment form. Please be sure to read the agreement in section 4 before signing and dating the form.

STEP TWO

SELECT YOUR ALLOCATION

Select the accounts to which you would like to allocate your contributions by completing the Plan Contribution Allocation Form. Please keep in mind that there may be transfer and withdrawal restrictions on some or all of the accounts and funds. You may change your allocation at any time in the future.

If your allocation is invalid in any way, your contributions will be allocated according to your plan’s rules. Upon receiving clarification from you, we will apply all future contributions according to your instructions.

STEP THREE

YOUR NEXT STEPS

Return your completed forms to your employer’s benefits office. You may need to complete a salary reduction agreement with your employer.

This is a good time to think about consolidating additional retirement assets into this TIAA-CREF account from another financial carrier. To do so, complete the Transfer/Rollover Authorization to TIAA-CREF form and return it to us. Before making a transfer, be sure to consider any surrender charges the other company may deduct.

GENERAL 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.

This is the reason we ask for your name, address, date of birth, Social Security number (or taxpayer identification number), telephone number and other information that will allow us to identify you. Unless you provide this information, we may not be able to open an account or process any transactions for you.

We are also following state regulations when we ask that you provide information on any existing annuity or life insurance contracts that are being replaced by the TIAA-CREF account for which you are now applying. If your new TIAA-CREF account is going to replace more than one existing contract, please include that information on an additional page that includes your name and Social Security number.

Need Help? For assistance in choosing an allocation or filling out your form, please call us at **800 842-2776** Monday to Friday from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET).



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Indicate any existing contracts

Will these annuity certificates 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

These certificates do not provide for loans and cannot be assigned. Under federal law, distributions before age 59½ or termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. Your ability to make withdrawals and transfers from these certificates may be limited by the terms of your employer's retirement plan.

Within 120 days after the later of termination of employment or the 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 separate account may be affected by redemption charges imposed by the investments in which the account invests.

CREF and TIAA separate account accumulations and benefit payments are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.

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)

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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SELECT YOUR ALLOCATION


PLAN CONTRIBUTION ALLOCATION FORM


For information about the accounts available in your plan, please see **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 **800 842-2776**.


Choose Option A or Option B for your investment account allocations.


OPTION A
Choose a TIAA Access Lifecycle Account
 Choose one Lifecycle Account closest to your estimated year of retirement.


TIAA Access Lifecycle 2010

 2008 53% Equities
 Target: 47% Non-equities


TIAA Access Lifecycle 2015

 2008 61% Equities
 Target: 39% Non-equities

TIAA Access Lifecycle 2020

 2008 69% Equities
 Target: 31% Non-equities

TIAA Access Lifecycle 2025

 2008 77% Equities
 Target: 23% Non-equities

TIAA Access Lifecycle 2030

 2008 85% Equities
 Target: 15% Non-equities

TIAA Access Lifecycle 2035

 2008 90% Equities
 Target: 10% Non-equities

TIAA Access Lifecycle 2040

 2008 90% Equities
 Target: 10% Non-equities

OR

OPTION B
Build Your Own Portfolio
 Enter the name and three-digit number of your allocation choices in the spaces provided. Please use only whole numbers 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 Number	Account 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"/> %
		100%



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/cornell. 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	VARIABLE ANNUITY	TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund	TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund
		TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund	TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund
		TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund	TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund
		TIAA Access Account - TIAA-CREF Lifecycle 2040 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 Global Equities Account (006) ^{90, 105}
		CREF Growth Account (007) ^{90, 105}	CREF Stock Account (002) ^{90, 105}
		TIAA Access Account - American Funds EuroPacific Grw Fund (435) ⁴⁰	TIAA Access Account - American Funds Wash Mutual Inv Fund (434) ⁴⁰
		TIAA Access Account - T. Rowe Price Inst L-C Growth Fund (437) ⁴⁰	TIAA Access Account - TIAA-CREF Equity Index Fund (411)
		TIAA Access Account - TIAA-CREF Growth & Income Fund (402)	TIAA Access Account - TIAA-CREF International Equity Fund (401)
		TIAA Access Account - TIAA-CREF Intl. Equity Index Fund (408)	TIAA Access Account - TIAA-CREF Large-Cap Value Fund (403)
		TIAA Access Account - TIAA-CREF Lg-Cap Value Index Fund (412)	TIAA Access Account - TIAA-CREF Mid-Cap Growth Fund (405)
		TIAA Access Account - TIAA-CREF Mid-Cap Value Fund (406)	TIAA Access Account - TIAA-CREF S&P 500 Index Fund (410)
		TIAA Access Account - TIAA-CREF Small-Cap Equity Fund (407)	
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}
		TIAA Access Account - Western Asset Core Plus Bond Port (436) 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}	TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund (427)
		TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund (428)	TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund (429)
		TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund (430)	TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund (431)
		TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund (432)	TIAA Access Account - TIAA-CREF Lifecycle 2040 Fund (433)

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 the Lifecycle Fund.

Though you currently may not receive an income stream from all or part of your TIAA Access investment account accumulations, we intend that you will be able to do so from the investment account that invests in the TIAA-CREF Lifecycle Retirement Income Fund no later than December 31, 2009.

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.



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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 TIAA-CREF's website (www.tiaa-cref.org) 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)

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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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