

University of Richmond

University of Richmond Basic Plan (Retirement Annuity)

INVESTMENTS PERFORMANCE

As of 12/31/2009

The performance data quoted represents past performance, and is no guarantee of future results. Your returns and the principal value of your investment will fluctuate so that your mutual fund shares/variable annuity account accumulation units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. For performance current to the most recent month-end, call 800 TIAA-CREF (800 842-2273).

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance. Mutual funds do not offer the range of income options available through annuities.

There are inherent risks in investing in mutual funds and variable annuity accounts including loss of principal. Please be sure to read carefully the notes that appear at the end of this section for details.

EQUITIES As of 12/31/2009			Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
VARIABLE ANNUITY	Ticker Symbol	Inception Date	3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
CREF Equity Index Account										
Account Number: 008										
Share Class: N/A										
See notes: 25, 34, 105, 121										
	--	04/29/94	5.81%	27.86%	27.86%	0.37%	-0.56%	7.63%	0.42%/0.42%	--
CREF Global Equities Account										
Account Number: 006										
Share Class: N/A										
See notes: 25, 34, 105, 121										
	--	05/01/92	4.53%	32.91%	32.91%	1.97%	-1.25%	7.00%	0.51%/0.51%	--
CREF Growth Account										
Account Number: 007										
Share Class: N/A										
See notes: 25, 34, 105, 121										
	--	04/29/94	7.83%	36.54%	36.54%	1.31%	-4.66%	5.97%	0.47%/0.47%	--
CREF Stock Account										
Account Number: 002										
Share Class: N/A										
See notes: 25, 34, 105, 121										
	--	08/01/52	4.98%	32.04%	32.04%	1.62%	0.10%	9.74%	0.49%/0.49%	--
MUTUAL FUND										
American Funds American Mutual Fund										
Fund Number: 304										
Share Class: R5										
See notes: 34, 40, 121										
	RMFFX	05/15/02	7.36%	25.74%	25.74%	2.26%	--	3.58%	0.40%/0.40%	--
American Funds AMCAP Fund										
Fund Number: 301										
Share Class: R5										
See notes: 34, 40, 121										
	RAFFX	05/15/02	6.51%	39.65%	39.65%	1.92%	--	3.65%	0.43%/0.43%	--
American Funds Capital World Growth and Income Fund										
Fund Number: 307										
Share Class: R5										
See notes: 34, 40, 121										
	RWIFX	05/15/02	4.14%	32.65%	32.65%	6.36%	--	9.32%	0.50%/0.50%	--



EQUITIES As of 12/31/2009

MUTUAL FUND	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
American Funds EuroPacific Growth Fund Fund Number: 035 Share Class: R5 See notes: 34, 40, 121	RERFX	05/15/02	3.46%	39.55%	39.55%	8.03%	--	9.40%	0.54%/0.54%	--
American Funds Fundamental Investors Fund Number: 309 Share Class: R5 See notes: 34, 40, 121	RFNFX	05/15/02	6.14%	33.75%	33.75%	4.25%	--	5.64%	0.37%/0.37%	--
American Funds Growth Fund of America Fund Number: 310 Share Class: R5 See notes: 34, 40, 121	RGAFX	05/15/02	5.93%	34.91%	34.91%	3.17%	--	4.95%	0.40%/0.40%	--
American Funds Investment Company of America Fund Number: 313 Share Class: R5 See notes: 34, 40, 121	RICFX	05/15/02	6.64%	27.57%	27.57%	1.97%	--	3.61%	0.35%/0.35%	--
American Funds New Economy Fund Fund Number: 314 Share Class: R5 See notes: 34, 40, 121	RNGFX	05/15/02	3.86%	45.70%	45.70%	4.20%	--	5.35%	0.53%/0.53%	--
American Funds New Perspective Fund Fund Number: 315 Share Class: R5 See notes: 34, 40, 121	RNPFX	05/15/02	5.43%	37.92%	37.92%	6.03%	--	7.63%	0.53%/0.53%	--
American Funds SMALLCAP World Fund Fund Number: 316 Share Class: R5 See notes: 34, 40, 121	RSLFX	05/15/02	4.91%	54.12%	54.12%	5.79%	--	8.05%	0.82%/0.82%	--
American Funds Washington Mutual Investors Fund Fund Number: 036 Share Class: R5 See notes: 34, 40, 121	RWMFX	05/15/02	7.60%	19.40%	19.40%	0.48%	--	2.23%	0.39%/0.39%	--
TIAA-CREF International Equity Index Fund Fund Number: 027 Share Class: Retirement See notes: 34, 121, 131	TRIEX	10/01/02	1.89%	29.25%	29.25%	3.29%	--	10.40%	0.36%/0.36%	--
TIAA-CREF Large-Cap Growth Index Fund Fund Number: 019 Share Class: Retirement See notes: 34, 121, 301	TRIRX	10/01/02	7.85%	36.92%	36.92%	1.27%	--	5.73%	0.35%/0.34%	04/30/10
TIAA-CREF Large-Cap Value Index Fund Fund Number: 020 Share Class: Retirement See notes: 34, 121	TRCVX	10/01/02	4.10%	19.41%	19.41%	-0.56%	--	6.08%	0.35%/0.35%	--
TIAA-CREF Mid-Cap Growth Fund Fund Number: 015 Share Class: Retirement See notes: 34, 121	TRGMX	10/01/02	7.39%	46.53%	46.53%	1.83%	--	9.75%	0.81%/0.81%	--
TIAA-CREF Mid-Cap Value Fund Fund Number: 016 Share Class: Retirement See notes: 34, 121	TRVRX	10/01/02	4.24%	37.10%	37.10%	2.86%	--	11.33%	0.77%/0.77%	--
TIAA-CREF Real Estate Securities Fund Fund Number: 017 Share Class: Retirement See notes: 34, 121	TRRSX	10/01/02	9.33%	24.40%	24.40%	-2.03%	--	7.98%	0.81%/0.81%	--
TIAA-CREF Small-Cap Equity Fund Fund Number: 028 Share Class: Retirement See notes: 34, 121, 131	TRSEX	10/01/02	4.01%	26.58%	26.58%	-0.70%	--	8.34%	0.78%/0.78%	--
TIAA-CREF Social Choice Equity Fund Fund Number: 012 Share Class: Retirement See notes: 34, 121	TRSCX	10/01/02	7.25%	32.01%	32.01%	1.14%	--	6.81%	0.46%/0.46%	--
Vanguard 500 Index Fund Fund Number: 339 Share Class: Investor See notes: 34, 40, 121	VFINX	08/31/76	6.03%	26.49%	26.49%	0.34%	-1.03%	10.49%	0.18%/0.18%	--
Vanguard Capital Opportunity Fund Fund Number: 336 Share Class: Investor See notes: 34, 40, 121	VHCOX	08/14/95	8.77%	48.91%	48.91%	4.87%	5.89%	11.43%	0.52%/0.52%	--

EQUITIES As of 12/31/2009

	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
MUTUAL FUND										
Vanguard Emerging Markets Stock Index Fund Fund Number: 337 Share Class: Investor See notes: 34, 40, 121	VEIEX	05/04/94	8.22%	75.98%	75.98%	14.53%	9.82%	8.51%	0.39%/0.39%	--
Vanguard Energy Fund Fund Number: 317 Share Class: Investor See notes: 34, 40, 121	VGEXX	05/23/84	5.78%	38.36%	38.36%	13.39%	16.30%	13.29%	0.32%/0.32%	--
Vanguard Explorer Fund Fund Number: 323 Share Class: Investor See notes: 34, 40, 121	VEXPX	12/11/67	4.59%	36.21%	36.21%	0.44%	3.35%	8.48%	0.51%/0.51%	--
Vanguard Health Care Fund Fund Number: 318 Share Class: Investor See notes: 34, 40, 121	VGHCX	05/23/84	6.81%	20.96%	20.96%	5.68%	9.25%	16.90%	0.33%/0.33%	--
Vanguard International Explorer Fund Fund Number: 330 Share Class: Investor See notes: 34, 40, 121	VINEX	11/04/96	1.53%	47.12%	47.12%	5.34%	5.74%	10.15%	0.42%/0.42%	--
Vanguard International Growth Fund Fund Number: 321 Share Class: Investor See notes: 34, 40, 121	VWIGX	09/30/81	4.21%	41.63%	41.63%	5.55%	2.47%	11.28%	0.53%/0.53%	--
Vanguard Mid-Cap Index Fund Fund Number: 345 Share Class: Investor See notes: 34, 40, 121	VMSX	05/21/98	6.52%	40.22%	40.22%	2.28%	6.13%	7.31%	0.27%/0.27%	--
Vanguard Morgan Growth Fund Fund Number: 324 Share Class: Investor See notes: 34, 40, 121	VMRGX	12/31/68	7.39%	36.10%	36.10%	1.45%	-0.86%	9.80%	0.46%/0.46%	--
Vanguard PRIMECAP Fund Fund Number: 327 Share Class: Investor See notes: 34, 40, 121	VPMCX	11/01/84	8.68%	34.45%	34.45%	4.30%	3.23%	13.39%	0.50%/0.50%	--
Vanguard REIT Index Fund Fund Number: 319 Share Class: Investor See notes: 34, 40, 121	VGSIX	05/13/96	9.05%	29.58%	29.58%	0.59%	10.40%	9.26%	0.26%/0.26%	--
Vanguard Small-Cap Growth Index Fund Fund Number: 343 Share Class: Investor See notes: 34, 40, 121	VISGX	05/21/98	4.37%	41.85%	41.85%	2.56%	4.84%	5.34%	0.28%/0.28%	--
Vanguard Small-Cap Index Fund Fund Number: 341 Share Class: Investor See notes: 34, 40, 121	NAESX	10/03/60	4.07%	36.12%	36.12%	1.80%	4.36%	10.22%	0.28%/0.28%	--
Vanguard Small-Cap Value Index Fund Fund Number: 342 Share Class: Investor See notes: 34, 40, 121	VISVX	05/21/98	3.79%	30.34%	30.34%	0.80%	7.69%	5.67%	0.28%/0.28%	--
Vanguard Total Stock Market Index Fund Fund Number: 340 Share Class: Investor See notes: 34, 40, 121	VTSMX	04/27/92	5.85%	28.70%	28.70%	0.91%	-0.27%	8.00%	0.18%/0.18%	--
Vanguard Windsor II Fund Fund Number: 331 Share Class: Investor See notes: 34, 40, 121	VWNFX	06/24/85	6.56%	27.05%	27.05%	0.79%	4.16%	10.48%	0.39%/0.39%	--

REAL ESTATE As of 12/31/2009

	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
VARIABLE ANNUITY										
TIAA Real Estate Account Account Number: 009 Share Class: N/A See notes: 25, 34, 101, 105	--	10/02/95	-5.05%	-27.64%	-27.64%	-1.67%	3.07%	4.65%	1.01%/1.01%	--

FIXED INCOME As of 12/31/2009

VARIABLE ANNUITY	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
CREF Bond Market Account										
Account Number: 005	--	03/01/90	0.39%	7.00%	7.00%	4.10%	5.84%	6.75%	0.46%/0.46%	--
Share Class: N/A										
See notes: 25, 34, 105, 121										
CREF Inflation-Linked Bond Account										
Account Number: 010	--	05/01/97	1.84%	9.58%	9.58%	4.15%	7.24%	6.36%	0.45%/0.45%	--
Share Class: N/A										
See notes: 25, 34, 105										
MUTUAL FUND										
American Funds American High-Income Trust										
Fund Number: 344	RITFX	05/15/02	5.39%	48.84%	48.84%	5.16%	--	7.61%	0.51%/0.51%	--
Share Class: R5										
See notes: 34, 40, 121										
American Funds Bond Fund of America										
Fund Number: 305	RBFFX	05/15/02	1.19%	15.24%	15.24%	2.67%	--	4.77%	0.37%/0.37%	--
Share Class: R5										
See notes: 34, 40, 121										
American Funds Intermediate Bond Fund of America										
Fund Number: 312	RBOFX	05/15/02	0.80%	6.99%	6.99%	3.44%	--	3.67%	0.39%/0.39%	--
Share Class: R5										
See notes: 34, 40, 121										
Vanguard Inflation-Protected Securities Fund										
Fund Number: 334	VIPSX	06/29/00	1.91%	10.80%	10.80%	4.36%	--	7.14%	0.25%/0.25%	--
Share Class: Investor										
See notes: 34, 40, 121										
Vanguard Intermediate-Term Investment-Grade Fund										
Fund Number: 335	VFICX	11/01/93	1.40%	17.73%	17.73%	4.54%	6.39%	6.05%	0.26%/0.26%	--
Share Class: Investor										
See notes: 34, 40, 121										
Vanguard Intermediate-Term Treasury Fund										
Fund Number: 333	VFITX	10/28/91	-1.00%	-1.69%	-1.69%	5.27%	6.72%	6.84%	0.25%/0.25%	--
Share Class: Investor										
See notes: 34, 40, 121										
Vanguard Long-Term Investment-Grade Fund										
Fund Number: 332	VWESX	07/09/73	-2.14%	8.75%	8.75%	4.53%	7.19%	8.50%	0.28%/0.28%	--
Share Class: Investor										
See notes: 34, 40, 121										
Vanguard Total Bond Market Index Fund										
Fund Number: 328	VBMFX	12/11/86	0.07%	5.93%	5.93%	4.90%	6.06%	6.83%	0.22%/0.22%	--
Share Class: Investor										
See notes: 34, 40, 121										

MONEY MARKET As of 12/31/2009

VARIABLE ANNUITY	7-Day Current Yield*	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration	
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception			
CREF Money Market Account											
Account Number: 003	--	04/01/88	0.01%	0.00%	0.11%	0.11%	3.00%	2.86%	4.40%	0.42%/0.42%	--
Share Class: N/A											
See notes: 25, 30, 34, 78, 105, 121											
MUTUAL FUND											
Vanguard Prime Money Market Fund											
Fund Number: 338	VMMXX	06/04/75	0.06%	0.03%	0.53%	0.53%	3.25%	3.03%	6.17%	0.25%/0.25%	--
Share Class: Investor											
See notes: 31, 34, 40, 77, 121											

*The current yield more closely reflects the earnings of this investment choice.

GUARANTEED As of 12/31/2009

GUARANTEED ANNUITY	Rates of Return			
	1 Year	5 Year	10 Years	Current Rate
TIAA Traditional Account Account Number: 001 Share Class: N/A See notes: 26, 32, 101, 105	4.50%	4.58%	6.62%	4.00%

MULTI-ASSET As of 12/31/2009

VARIABLE ANNUITY	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
CREF Social Choice Account Account Number: 004 Share Class: N/A See notes: 25, 34, 105, 121	--	03/01/90	3.71%	22.41%	22.41%	2.58%	2.54%	8.38%	0.44%/0.44%	--


MUTUAL FUND

American Funds American Balanced Fund Fund Number: 302 Share Class: R5 See notes: 34, 40, 121	RLBFX	05/15/02	4.86%	21.44%	21.44%	2.29%	--	4.25%	0.35%/0.35%	--
American Funds Capital Income Builder Fund Number: 306 Share Class: R5 See notes: 34, 40, 121	RIRFX	05/15/02	3.74%	20.93%	20.93%	3.87%	--	6.61%	0.40%/0.40%	--
American Funds Income Fund of America Fund Number: 311 Share Class: R5 See notes: 34, 40, 121	RIDFX	05/15/02	5.70%	24.82%	24.82%	2.92%	--	5.50%	0.40%/0.40%	--
TIAA-CREF Lifecycle 2010 Fund Fund Number: 135 Share Class: Retirement See notes: 34, 121, 301	TCLEX	10/15/04	2.73%	19.36%	19.36%	2.39%	--	3.55%	0.87%/0.66%	01/31/10
TIAA-CREF Lifecycle 2015 Fund Fund Number: 136 Share Class: Retirement See notes: 34, 121, 301	TCLIX	10/15/04	3.01%	21.32%	21.32%	2.04%	--	3.40%	0.89%/0.67%	01/31/10
TIAA-CREF Lifecycle 2020 Fund Fund Number: 137 Share Class: Retirement See notes: 34, 121, 301	TCLTX	10/15/04	3.30%	23.15%	23.15%	1.60%	--	3.03%	0.92%/0.69%	01/31/10
TIAA-CREF Lifecycle 2025 Fund Fund Number: 138 Share Class: Retirement See notes: 34, 121, 301	TCLFX	10/15/04	3.67%	24.96%	24.96%	1.13%	--	2.69%	0.94%/0.70%	01/31/10
TIAA-CREF Lifecycle 2030 Fund Fund Number: 139 Share Class: Retirement See notes: 34, 121, 301	TCLNX	10/15/04	4.04%	26.70%	26.70%	0.61%	--	2.27%	0.96%/0.71%	01/31/10
TIAA-CREF Lifecycle 2035 Fund Fund Number: 140 Share Class: Retirement See notes: 34, 121, 301	TCLRX	10/15/04	4.28%	28.30%	28.30%	0.58%	--	2.33%	0.98%/0.72%	01/31/10
TIAA-CREF Lifecycle 2040 Fund Fund Number: 141 Share Class: Retirement See notes: 34, 121, 301	TCLOX	10/15/04	4.35%	28.39%	28.39%	0.85%	--	2.72%	0.95%/0.72%	01/31/10
TIAA-CREF Lifecycle 2045 Fund Fund Number: 522 Share Class: Retirement See notes: 34, 121, 301	TIFRX	11/30/07	4.21%	28.28%	28.28%	--	--	-11.12%	7.08%/0.73%	04/30/10
TIAA-CREF Lifecycle 2050 Fund Fund Number: 525 Share Class: Retirement See notes: 34, 121, 301	TLFRX	11/30/07	4.41%	28.05%	28.05%	--	--	-11.21%	8.17%/0.72%	04/30/10
TIAA-CREF Lifecycle Retirement Income Fund Fund Number: 528 Share Class: Retirement See notes: 34, 121, 301	TLIRX	11/30/07	2.06%	16.08%	16.08%	--	--	-2.04%	2.17%/0.63%	04/30/10

MULTI-ASSET As of 12/31/2009

MUTUAL FUND	Ticker Symbol	Inception Date	Total Returns		Average Annual Total Returns				Gross/Net Expense Charge	Fee Waiver Expiration
			3-Month	YTD	1 Year	5 Year	10 Years	Since Inception		
Vanguard Balanced Index Fund Fund Number: 325 Share Class: Investor See notes: 34, 40, 121	VBINX	11/09/92	3.55%	20.05%	20.05%	2.87%	2.64%	7.57%	0.25%/0.25%	--
Vanguard LifeStrategy Growth Fund Fund Number: 320 Share Class: Investor See notes: 34, 40, 121	VASGX	09/30/94	4.15%	25.00%	25.00%	1.81%	1.39%	7.42%	0.21%/0.21%	--
Vanguard Wellesley Income Fund Fund Number: 329 Share Class: Investor See notes: 34, 40, 121	VWINX	07/01/70	3.14%	16.02%	16.02%	4.93%	6.95%	10.12%	0.33%/0.33%	--
Vanguard Wellington Fund Fund Number: 326 Share Class: Investor See notes: 34, 40, 121	VWELX	07/01/29	4.44%	22.20%	22.20%	4.79%	6.15%	8.10%	0.35%/0.35%	--

IMPORTANT INFORMATION

- 121  Data Provided by Morningstar, Inc. © 2009 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
- 34 **The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown above, and you may have a gain or a loss when you redeem your mutual fund shares/annuity account accumulation units. For current performance information, including performance to the most recent month-end, call 800 TIAA-CREF (800 842-2273).**
- 77 **An investment in the fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. The fund will attempt to maintain a stable net asset value of \$1.00 per share, but it is possible to lose money by investing in the fund.**
- 31 The 7-day money market yield listed more closely reflects the current earnings of the money market mutual fund(s) than does the total return.
- 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.**
- 30 The 7-day money market yield listed more closely reflects the current earnings of the money market annuity account than does the total return.
- 25 All CREF accounts estimate expenses each year based on projected expense and asset levels. Differences between actual expenses and the estimate are adjusted quarterly and are reflected in current investment results. Historically, adjustments have been small.
- 26 The TIAA Traditional Annuity guarantees principal and a specified interest rate (based on TIAA's claims paying ability). It also offers the potential for greater growth through additional amounts, which may be declared on a year-by-year basis by the TIAA Board of Trustees. These additional amounts, when declared, remain in effect for the "declaration year" which begins each March 1. If you have an Retirement Annuity (RA) contract, the TIAA annuity contract does not allow lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers out must be spread over ten annual installments. If you have a Group Retirement Annuity (GRA) contract, lump-sum withdrawals are available from the TIAA Traditional Annuity, subject to the terms of your employer plan, only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and all transfers from TIAA Traditional to any variable annuity accounts or mutual funds offered through TIAA-CREF within the plan or to approved alternate carriers within the plan must be spread over ten annual installments (or over five years for withdrawals after termination of employment).
- 32 Interest credited to TIAA Traditional Annuities includes a guaranteed rate of between 1% and 3%, plus any additional amounts that are established on a year-by-year basis. The additional amounts, when declared, remain in effect through the "declaration year," which begins each March 1.
- 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.
- 101 All displayed performance and statistical data have been compiled by TIAA-CREF.
- 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.
- 131 You will be charged a 2.00% fee of the amount redeemed or exchanged out of the fund within 60 calendar days of the initial purchase date. Please see the prospectus for details about this redemption fee and certain exemptions that may apply. The above performance data does not reflect the deduction of the redemption fee, and if reflected, the fee would reduce the performance quoted.

301 The net annual expense reflects a contractual reimbursement of various expenses by the fund's advisor. This reimbursement may be discontinued at any time.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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