

# 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/allegheeny](http://www.tiaa-cref.org/allegheeny). 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) <sup>90, 105</sup>	CREF Global Equities Account (006) <sup>90, 105</sup>
		CREF Growth Account (007) <sup>90, 105</sup>	CREF Stock Account (002) <sup>90, 105</sup>
	MUTUAL FUND	TIAA-CREF International Equity Fund (013)	TIAA-CREF Large-Cap Value Fund (014)
		TIAA-CREF Mid-Cap Growth Fund (015)	TIAA-CREF Mid-Cap Value Fund (016)
		TIAA-CREF Small-Cap Equity Fund (028)	
REAL ESTATE	VARIABLE ANNUITY	TIAA Real Estate Account (009) <sup>90, 105</sup>	
FIXED INCOME	VARIABLE ANNUITY	CREF Bond Market Account (005) <sup>90, 105</sup>	CREF Inflation-Linked Bond Account (010) <sup>90, 105</sup>
MONEY MARKET	VARIABLE ANNUITY	CREF Money Market Account (003) <sup>78, 90, 105</sup>	
GUARANTEED	GUARANTEED ANNUITY	TIAA Traditional Account (001) <sup>90, 105</sup>	
MULTI-ASSET	VARIABLE ANNUITY	CREF Social Choice Account (004) <sup>90, 105</sup>	
	MUTUAL FUND	TIAA-CREF Lifecycle 2010 Fund (135)	TIAA-CREF Lifecycle 2015 Fund (136)
		TIAA-CREF Lifecycle 2020 Fund (137)	TIAA-CREF Lifecycle 2025 Fund (138)
		TIAA-CREF Lifecycle 2030 Fund (139)	TIAA-CREF Lifecycle 2035 Fund (140)
		TIAA-CREF Lifecycle 2040 Fund (141)	TIAA-CREF Lifecycle 2045 Fund (522)
		TIAA-CREF Lifecycle 2050 Fund (525)	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.

**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



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](http://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	TIFRX	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
<b>EQUITIES</b>	<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"/> %	TIAA-CREF International Equity Fund (#013)	Mutual Fund	TRERX	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 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 Small-Cap Equity Fund (#028)	Mutual Fund	TRSEX	Retirement
<b>REAL ESTATE</b>	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA Real Estate Account (#009)	Variable Annuity	N/A	N/A
<b>FIXED INCOME</b>	<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
<b>MONEY MARKET</b>	<input type="text"/> <input type="text"/> <input type="text"/> %	CREF Money Market Account (#003)	Variable Annuity	N/A	N/A
<b>GUARANTEED</b>	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA Traditional Account (#001)	Guaranteed Annuity	N/A	N/A
<b>MULTI-ASSET</b>	<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



**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
MULTI-ASSET	<input type="text"/> <input type="text"/> <input type="text"/> %	TIAA-CREF Lifecycle 2045 Fund (#522)	Mutual Fund	TIFRX	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
	<b>1 0 0 %</b>				



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**Designate your beneficiary(ies)** Make sure that the percentage allotted to all beneficiaries in each class totals 100%.

### Name(s) of primary beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Name(s) of contingent beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage	
	<input type="text"/>	<input type="text"/> %	
	Social Security Number*	Date of Birth (mm/dd/yyyy)	Relationship to you
	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*(if unavailable, provide later)



**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**

The TIAA and CREF annuity contracts 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 and all CREF accounts may be made in a lump sum.

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 application.**

**The accumulations in and benefit payments from the CREF accounts and the TIAA Real Estate Account are variable and not guaranteed as to fixed dollar amounts; they depend on the investment performance of these accounts.**

**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.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, any information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



Teachers Insurance and Annuity Association  
730 Third Avenue, New York NY 10017

STATE OF PENNSYLVANIA

NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE AND ANNUITIES

You have indicated that you intend to replace existing life insurance or annuity coverage in connection with the purchase of our life insurance or annuity policy. As a result, we are required to send you this notice. Please read it carefully.

Whether it is to your advantage to replace your existing insurance or annuity coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and your existing insurance or annuity coverage.

You may want to contact your existing life insurance or annuity company or its agent for additional information and advice or discuss your purchase with other advisors. Your existing company will provide this information to you. The information you receive should be of value to you in reaching a final decision.

If either the proposed coverage or the existing coverage you intend to replace is participating, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Under your existing policy, the period of time during which the issuing company could deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed policy. Your existing policy may have options which are not available under the policy being proposed to you or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including unpaid interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have issued your policy, you will have 20 days from the date the new policy is received by you to notify us you are canceling the policy issued on your application and you will receive back all payments you made to us.

You are urged not to take action to terminate or alter your existing life insurance or annuity coverage until you have been issued the new policy, examined it and have found it acceptable to you.

# 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](http://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](http://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](http://www.tiaa-cref.org).**

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