ENROLLMENT INSTRUCTIONS

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
LIST ANY EXISTING CONTRACTS
See instructions to determine if applicable.

STEP 4
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 5
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. State regulations require that you provide information on any existing annuity or life insurance contracts that would be replaced by the TIAA account for which you are applying. If your new TIAA account is going to replace more than one existing contract, please include that information.

FOR ARIZONA RESIDENTS ONLY: 30-Day Right to Examine Your Contract. TIAA is required, upon written request, to provide you, within a reasonable time, reasonable factual information regarding the benefits and provisions of the annuity contract. You have 30 days from the day you receive the contract to examine it and to cancel it if you decide not to keep it. To cancel the contract, return it to us at the address shown below. Upon receipt of such request, TIAA will refund all premiums allocated to the Traditional Annuity plus the current accumulated value of all premiums allocated to the TIAA Variable Annuity Separate account, plus any expense charges or premium taxes deducted from premiums. The contract will be void as of the date of issue and no benefits will be provided.

*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.

©2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF).
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. To find out how to pick your own investment mix, go step by step, through the How to Pick the Right Investments booklet.

Before making your investment choices and completing your enrollment form, please read the prospectuses for the investments you are interested in. To view the prospectuses online, go to www.tiaa.org/PRO and enter your Prospectus Access Code: 150995. 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 prospectuses for your investment choices.

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.

<table>
<thead>
<tr>
<th>Investment</th>
<th>Type</th>
<th>Investment #</th>
<th>Ticker Symbol</th>
<th>Share Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA-CREF Lifecycle 2010 Fund</td>
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<td>TCLEX</td>
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<tr>
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</tr>
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<td>TIAA-CREF Lifecycle 2020 Fund</td>
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<td>TCLTX</td>
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<tr>
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<td>Retirement</td>
</tr>
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<td>TCLNX</td>
<td>Retirement</td>
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<td>TFFRX</td>
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</tr>
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<td>528</td>
<td>TJRX</td>
<td>Retirement</td>
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</tbody>
</table>
### 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-cref.org/calcs to use our Asset Allocation Evaluator to help you create an allocation.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Investment</th>
<th>Type</th>
<th>Investment #</th>
<th>Ticker Symbol</th>
<th>Share Class</th>
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</thead>
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<td>QCEQPX</td>
<td>R2</td>
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<td>QCILPX</td>
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<tr>
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</table>

CONTINUED ON NEXT PAGE
### CHOOSE YOUR ALLOCATION

**OPTION B: Pick Your Own Investments (continued)**

<table>
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<tr>
<th>Percentage</th>
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<td><strong>TOTAL</strong></td>
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</tr>
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</table>
APPLICATION
FOR TIAA & CREF VARIABLE RETIREMENT ANNUITY (RA) CONTRACTS

TELL US ABOUT YOURSELF

Title
First Name
Middle Name

Last Name

Social Security or Tax ID Number
Gender
Birth Date (mm/dd/yyyy)

Male
Female

Your Spouse’s Name

E-mail Address

Daytime Phone

Evening Phone

Residential Address (No PO Boxes please.)

Address

City

State

Zip Code

Country

Mailing Address (If different from your residential address.)

Address

City

State

Zip Code

Country

Employment Information

Employer

Campus/Branch

Plan ID

Your Investment Allocation

Please be sure to provide instructions on how to allocate your contributions to the investments offered under the retirement 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 Qualified Default Investment Alternatives or otherwise applicable default investment, which can be located in the plan’s Summary Plan Description available from your employer.

Important Information

Please print in capital letters and only use black or dark blue ink.
LIST ANY EXISTING CONTRACTS /CERTIFICATES (IF APPLICABLE)

Do you own any annuity contracts /certificates or life insurance policies?

☐ Yes  ☐ No

Does this enrollment replace, discontinue or change an existing annuity contract /certificate or life insurance policy?

☐ If yes, provide contract /certificate number and company name below.
☐ If no, skip this step and proceed to ‘Name Your Beneficiaries’.

<table>
<thead>
<tr>
<th>Contract /Certificate Number</th>
<th>Company Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td></td>
<td></td>
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</tbody>
</table>

NAME YOUR BENEFICIARIES

Primary Beneficiaries

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

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Social Security or Tax ID Number</th>
<th>Birth Date (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
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Relationship

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

<table>
<thead>
<tr>
<th>Percentage</th>
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<tbody>
<tr>
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</tbody>
</table>

Relationship

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

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.

You only need to have your spouse complete this section if:
1. you are married, AND
2. you wish to name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit.

The date of your spouse’s signature must be the same or later than the date you sign your enrollment form. Your spouse’s signature must be notarized or witnessed by a plan representative.

WAIVER OF SPOUSE’S RIGHT TO PRERETIREMENT DEATH BENEFITS (IF APPLICABLE)

PLEASE NOTE: If you’re married and you name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit or the percent specified by your employer plan, then your spouse must properly consent to waive his/her preretirement survivor death benefit under your employer plan and/or ERISA in order to put your nonspousal beneficiary designation into effect. Generally, waiving spousal rights is available if you are age 35 or older. If you’re under age 35 and wish to designate someone other than your spouse as beneficiary, please contact your benefits office.

CONSENT BY SPOUSE (MUST BE WITNESSED)

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 under my spouse’s employer plan will be paid to the beneficiaries as described in this form.

Signature of Spouse ___________________________ Date (mm/dd/yyyy) ___________________________

Social Security or Tax ID Number ___________________________ Birth Date (mm/dd/yyyy) ___________________________

Signature of Notary Public or Plan Representative ___________________________ Date (mm/dd/yyyy) ___________________________
SIGN YOUR FORM

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 or transfers from the TIAA Traditional Annuity, and withdrawals and transfers must be spread over a ten-year period. Transfers among the TIAA Variable Annuity Separate accounts and the CREF Variable Annuity accounts may be made in a lump sum. 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.

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 Preretirement Death Benefits.”

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

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

- Prospectuses for the investment options available to you
- 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 (tiaa.org), the website from which this form was downloaded, a CD accompanying my enrollment form, or at the special web address www.tiaa.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 either have access to the websites noted above or a computer with a CD drive and Internet access. In either case, 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 can be ordered free of charge, both now and in the future, by calling toll-free 877 518-9161 or go to tiaa.org. If you are unable to acknowledge that you have received and accessed these documents on the website or CD, 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.

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

Please sign in only black or dark blue ink.

Signature

Date (mm/dd/yyyy)
FOR TIAA AGENT USE, IF APPLICABLE

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

Agent CRD Number

Replacement requirements:

☐ Exempt  ☐ Subject to Replacement Requirements

To the best of my knowledge and belief, the applicant owns existing life insurance policies or annuity contracts.

☐ Yes  ☐ No

To the best of my knowledge and belief, the applicant is replacing, discontinuing, or changing existing life insurance policies or annuity contracts.

☐ Yes  ☐ No

For contracts to be issued in North Carolina

☐ I did not record the applicant’s information on the enrollment form. The information on the enrollment form was recorded by the applicant.

☐ I recorded the information on the enrollment form and certify that the information I recorded completely and accurately represents the information provided by the applicant.

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

Date (mm/dd/yyyy)
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.