

TIAA-CREF and you: a lifetime partnership

TIAA-CREF has a more than 90-year tradition of helping employees in the academic, medical, cultural and research fields invest and save for retirement and other financial goals. Now, at a time when investing for retirement is more important than ever, we have the know-how and the accounts and investments that can help. Here are just some of the advantages you can expect from TIAA-CREF:

Investment performance. When it comes to long-term investment performance, we believe few firms have the experience and resourcefulness of TIAA-CREF. You can be sure that the people managing your investments are skilled, that the investments we make are based on solid research — and that our disciplined approach seeks to give you the best possible performance over time. *(Past performance does not guarantee future results.)*

Low expenses. TIAA-CREF is known for its low expenses throughout the annuity and mutual fund industries. So more of your money can stay where it belongs — in your account. (The expense ratio on all mutual fund products and Variable Annuity Accounts managed by TIAA-CREF are generally less than half the mutual fund industry average. Source: Morningstar Direct (June 2011), based on Morningstar expense comparisons by category.)

Knowledgeable consultants. TIAA-CREF consultants are committed to providing you with objective guidance and can assist with any questions you may have. They'll be happy to conduct a one-on-one review session to help you assess your retirement strategy and objectives.

Convenient access to your accounts. You can access our secure website from ttaa-cref.org. Or reach our round-the-clock Automated Telephone Service or our consultants by calling **800 842-2252**. Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).



TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit ttaa-cref.org for details.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.ttaa-cref.org/prospectuses for a current 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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Financial Services



Financial Services

Moving on

Wherever you go, you
can rely on TIAA-CREF.



Making a change doesn't mean having to change your retirement plan

Whether you're pursuing new career opportunities or simply looking forward to a relaxing retirement, you can continue to rely on TIAA-CREF to help you build the assets you'll need for your future. In fact, if you have TIAA-CREF balances in an employer-sponsored retirement plan, you can leave those assets right there.

While you'll no longer be able to make new contributions to your existing retirement plans with TIAA-CREF, your current balances will stay invested, with no interruptions.

By staying with TIAA-CREF, you can take advantage of our many high-quality services and products. You'll also be able to continue allocating your TIAA-CREF assets in a way that makes sense for you. And you'll continue to receive quarterly statements and other communications from us.

Also, keep in mind that TIAA-CREF is available at more than 15,000 institutions nationwide. So if your new employer offers TIAA-CREF, simply enroll in the retirement plan.

Make things easier by consolidating your retirement savings

A great way to simplify your finances is to consolidate your retirement accounts. Choose an IRA from TIAA-CREF as the place to roll over (transfer) your outside retirement plan assets. You're eligible to roll over assets to a TIAA-CREF IRA if you have assets in any of the following retirement plans:

- 401(k)s or 401(a)s from public institutions or private firms
- 403(b)s from nonprofit organizations
- 457(b)s from public employers

Note: Carefully consider differences in features, costs, charges and expenses, services, company strength and other important aspects. There may also be surrender charges and tax consequences associated with the transfer. Indirect transfers may be subject to taxation and penalties. Consult with your own advisors regarding your particular situation.

TIAA-CREF IRAs: what sets them apart

TIAA-CREF IRAs allow you to build savings during your peak earning years and give you the option for guaranteed lifetime income when you retire. They are uniquely designed to complement your TIAA-CREF workplace plan. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. Payments under CREF and the TIAA Real Estate Account are variable and will rise or fall based on investment performance.

TIAA-CREF's IRAs also offer a wide range of annuity and investment options with a proven track record of historical performance. Of course, past performance is no guarantee of future results. What's more, you'll find our expenses are very low.*

* Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct (June 2011), based on Morningstar expense comparisons by category.

How to roll over assets

Log on to www.tiaa-cref.org/ira, go to "Rollover to a TIAA-CREF IRA," and click "Get Started." Or, call us at **800 842-2252**, Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m to 6 p.m. (ET).

TIAA-CREF offers a wide range of financial services

To help you meet your financial goals, TIAA-CREF's products and services include:

- Workplace retirement plans
- IRAs (Traditional, Roth and SEP)
- Keogh plans
- Brokerage services
- Mutual funds
- Life insurance
- College savings plans
- After-tax annuities
- Trust services
- Advice and Planning services

Qualification restrictions may apply.

Thinking about retirement?
Join www.myretirement.org

www.myretirement.org is an online community exclusively for TIAA-CREF participants. Share information and ideas with others preparing for retirement and those who are already there.