

# 5 Easy Steps for Completing Your Enrollment Form

## Step 1. Provide your personal information

## Step 2. Choose an allocation

There are two ways you can choose an allocation. Either way, fill in the percentage to go to each account in section 2 of your form.

### Option 1—Create Your Own Allocation

Choose the percentages you want to allocate to each TIAA-CREF account. You can choose from any of the accounts available under your employer's plan. If your allocation does not total 100%, if it violates any plan limitations, or if we receive your contributions before we receive your enrollment form, your contributions will be allocated to CREF Money Market. Upon receiving a valid enrollment form, we will apply all future contributions according to your instructions. If you need help customizing your allocation:



Use our *Personal Allocation Calculator*, available at [www.tiaa-cref.org/alloc-calc](http://www.tiaa-cref.org/alloc-calc)

You'll answer a series of questions and a portfolio will be suggested based on your responses. You'll also find historical performance for the TIAA-CREF accounts and information on the variable account expenses in our prospectuses.



To have a customized allocation prepared, call a consultant at 800 842-2888

Consultants are available weekdays from 8 am to 11 pm, and weekends from 9 am to 6 pm, ET.

### Option 2—Consider an Allocation from Our Sample Portfolios

*The sample portfolios shown on the following page are examples that can be created using the TIAA-CREF accounts. These portfolios are not recommendations and do not take into consideration your personal goals or preferences. After you take into account information you consider important in making an investment choice, the ultimate allocation decision is up to you.*

## Step 3. Designate your beneficiary(ies)

Choose your primary and contingent beneficiary(ies). Your primary beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. However, if there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive 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 Step 5 if you have designated someone other than your spouse as primary beneficiary.

## Step 4. Sign your form

## Step 5. Your spouse's signature (if applicable)

Your spouse must sign the waiver if you choose to name someone other than your spouse as primary beneficiary. Your spouse may need to sign your form in the presence of a Notary or Plan Representative. Under the Employee Retirement Income Security Act (ERISA), your spouse is entitled to 50% of your contract's value at your death but can waive this right. Generally, you can make this waiver only if you are at least age 35. If you are younger than 35, please contact your benefits office for more information.

## Next steps...

**Return your enrollment form to your employer's benefits office.** You may need to complete a salary reduction agreement with your employer.

**Complete the *Transfer/Rollover Authorization to TIAA-CREF form*.** If you have funds with another financial carrier that you would like to consolidate with TIAA-CREF, just return this form to us. Before making a transfer, be sure to consider any surrender charges the other company may deduct.



For more detailed information, see your enrollment kit brochure and the prospectuses. Some of the TIAA-CREF accounts may not be available under your employer's plan. If you have questions about account availability, call our Enrollment Hotline at 800 842-2888.

**TIAA Traditional**—guarantees your principal and a specified interest rate (backed by our claims-paying ability), plus offers additional growth opportunity through dividends, which are not guaranteed.

VERY LOW RISK



**CREF Stock**—a broadly diversified portfolio investing the majority of its assets in U.S. stocks. Two-thirds of the portfolio uses enhanced indexing to reflect the overall U.S. stock market. The remainder is actively managed, divided fairly equally between U.S. and foreign stocks. (Foreign markets are subject to additional risks from changing currency values, interest rates, government regulations, and political and economic conditions.)

MODERATE RISK



**CREF Global Equities**—invests at least 40% of its assets in foreign stocks and at least 25% in U.S. securities. This portfolio combines individual stock selection with enhanced indexing. (Foreign markets are subject to additional risks from changing currency values, interest rates, government regulations, and political and economic conditions.)

MODERATE RISK



**CREF Growth**—invests in stocks that may offer superior growth potential based on economic and market conditions.

MODERATE-TO-HIGH RISK



**CREF Equity Index**—encompasses almost the entire range of U.S. stocks. This account uses indexing to reflect the returns of the Russell 3000.\*

MODERATE RISK



**TIAA Real Estate**—invests the majority of its assets in income-producing commercial properties with the remainder in liquid assets such as money market instruments. Real estate has specific risks, including fluctuations in property value, higher expenses or lower income than expected and environmental problems and liability.

MODERATE RISK



**CREF Money Market**—invests in bonds and other securities that will mature in the near future and therefore tend to reflect changes in current interest rates. This account is neither insured nor guaranteed by the U.S. government.

VERY LOW RISK



**CREF Bond Market**—invests in high- and medium-quality corporate and government bonds of varying maturities.

LOW-TO-MODERATE RISK



**CREF Inflation-Linked Bond**—invests primarily in bonds whose principal or interest is adjusted to track the inflation rate.

LOW-TO-MODERATE RISK



**CREF Social Choice**—a portfolio of stocks, bonds, and money market instruments that screen out investments not meeting certain social criteria.

LOW-TO-MODERATE RISK

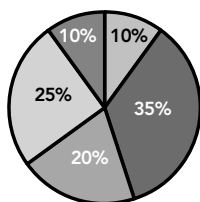


\* Note: The Russell 3000, compiled by the Frank Russell Company, is an unmanaged index of the stocks of the 3,000 largest U.S. companies traded on the New York Stock Exchange, other U.S. exchanges and over the counter (i.e., stocks such as those listed on NASDAQ). Each stock in the index is weighted by its relative market value. The CREF Equity Index Account is not promoted or sponsored by or affiliated with the Frank Russell Company, which is not responsible for any representations about the account. You cannot purchase shares in the index. The Russell 3000 is a registered trademark of the Frank Russell Company.

Transfers from the TIAA Real Estate Account are limited to once per calendar quarter. CREF can place restrictions or charge fees on transfers in the future.

### Aggressive

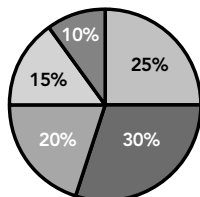
This portfolio provides a risk-tolerant investor with a way to take advantage of the long-term growth opportunities of stocks, including a healthy allocation to the CREF Growth Account. The guarantees of TIAA Traditional provide some balance to the risks of stock investing, and TIAA Real Estate enhances diversification.



- TIAA Traditional 10%
- CREF Stock 35%
- CREF Global Equities 20%
- CREF Growth 25%
- TIAA Real Estate 10%

### Moderately Aggressive

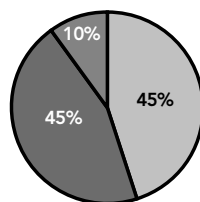
This model portfolio seeks growth opportunity while maintaining a percentage in TIAA Traditional to help enhance overall safety. The equity accounts offer growth opportunity through broad diversification, indexed and active investment approaches, and participation in both domestic and global investments. TIAA Real Estate adds diversification.



- TIAA Traditional 25%
- CREF Stock 30%
- CREF Global Equities 20%
- CREF Growth 15%
- TIAA Real Estate 10%

### Moderately Conservative

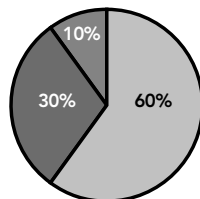
This model portfolio seeks a balance between safety and growth potential. It is diversified, including stock and real estate accounts, as well as the guarantees of TIAA Traditional.



- TIAA Traditional 45%
- CREF Stock 45%
- TIAA Real Estate 10%

### Conservative

This portfolio's high percentage in TIAA Traditional makes it appropriate for someone who is primarily concerned with safety and stability. The equity portion offers investment in CREF Stock, which is broadly diversified within itself.



- TIAA Traditional 60%
- CREF Stock 30%
- TIAA Real Estate 10%

**A note about risk:** Remember, all the sample portfolios offer investment within equity accounts. The more aggressive the sample portfolio, the greater the risk of loss.

# Enrollment Form for TIAA and CREF Group Supplemental Retirement Annuity Certificates

Please type or print in black or dark blue ink and provide all information requested.

**1. Personal Information**

Last Name		First	Middle	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other _____	
Mailing Address	Street	Apt. No.	City	State	Zip Code
Daytime Telephone Number ( )	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth Mo. Day Yr.	Social Security Number	Spouse's Name	
Employer		Campus / Branch		Job Title / Position	
<b>Existing Contracts</b> Will these annuity contracts replace an existing annuity from another company? <input type="checkbox"/> Yes <input type="checkbox"/> No From what company? _____ Contract Number _____					
<b>Your Retirement Income Starting Date</b> The first day of (Month) _____ (Year) _____, or at the age of _____.					

**2. Your Premium Allocation**

TIAA Traditional	CREF Stock	CREF Global Equities	CREF Growth	CREF Equity Index	TIAA Real Estate	CREF Money Market	CREF Bond Market	CREF Inflation- Linked Bond	CREF Social Choice
%	%	%	%	%	%	%	%	%	% = 100%

**3. Your Designation of Beneficiary**

Name(s) of Primary Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number
Name(s) of Contingent Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number

**4.** Premiums must be remitted under the terms of your employer's tax-deferred annuity plan.  
 You cannot assign these certificates. The TIAA certificate allows loans, if provided for in your employer's tax-deferred annuity plan. The CREF certificate does *not* allow loans. Distributions before age 59<sup>1/2</sup>, or before termination of service, may be prohibited, limited, and / or subject to substantial tax penalties. The TIAA certificate may include a surrender charge to be deducted from any cash withdrawals, transfers from TIAA, and loan defaults.  
 Your right to transfer all or part of your TIAA and CREF accumulations may be limited in accordance with your employer's plan. CREF account accumulations and benefit payments, and Real Estate Account accumulations, are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.  
 Under ERISA, each certificate gives your spouse the right to an annuity worth 50% of the value of your accumulations at the date of your death. Your spouse must consent below to any beneficiary designation that doesn't meet this requirement.  
**I have read and understood all provisions of this enrollment form. I have received a current CREF prospectus and a current Real Estate Account prospectus.**

Signed \_\_\_\_\_ Date \_\_\_\_\_

**5. Consent to Waiver of Spouse's Right to a Preretirement Survivor Death Benefit**  
 If you have waived your spouse's right to a preretirement survivor death benefit under ERISA by naming *other* primary beneficiaries for more than 50% of any death benefit, your spouse must consent to the waiver.  
**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 under ERISA. I recognize that any preretirement death benefit payable under these certificates will be paid to the beneficiaries as specified above.

Signed (Spouse) \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ Date \_\_\_\_\_

Notary or Plan Representative \_\_\_\_\_ Date \_\_\_\_\_

If you would like to receive CREF's Statement of Additional Information, which supplements the CREF prospectus, check here.

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For your protection, some states require a warning against fraud to appear on this form. These states, including Colorado, Kentucky, and Ohio, require a warning substantially similar to the following warning.

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.***

**Colorado residents, please note:**

Any insurance company or any agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or to a claimant for the purpose of defrauding or attempting to defraud the policyholder or the claimant with regard to a settlement or award payable from the insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

The CREF and TIAA Real Estate Account variable annuities are distributed by TIAA-CREF Individual & Institutional Services. This form must be accompanied or preceded by current CREF and TIAA Real Estate Account prospectuses. For additional copies, call 1 800 842-2733, extension 5509. You can also read or download our prospectuses on our Web Center at [www.tiaa-cref.org](http://www.tiaa-cref.org).



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