



ENROLLING WITH TIAA-CREF

COMPLETE YOUR ENROLLMENT FORM

The easy-to-understand instructions will guide you through completing your enrollment form. Please be sure to read the agreement in Section 4 before signing and dating the form.

SELECT YOUR ALLOCATION

Once you enroll in the Tax-Deferred Annuity (TDA) Plan with TIAA-CREF, you're automatically enrolled in the Cash Match Plan. The Virginia Cash Match is an employer-paid cash match program for qualified employees (full-time) who are making cutting at least \$10 per pay period, you are eligible for the tax-deferred cash match. **Even so, you'll have to complete different contribution-allocation forms and make investment choices for each.**

FOR TAX DEFERRED 403(b) PLAN

Complete the **Tax-Deferred 403(b) Plan Contribution Allocation Administrative Form** to select the accounts or funds to which you would like to allocate your contributions.

FOR CASH MATCH PLAN

Complete the **Cash Match Plan Contribution Allocation Administrative Form** to select the accounts to which you would like to allocate your contributions.

Please keep in mind that there may be transfer and withdrawal restrictions on some or all of the accounts and funds you choose. You may change your allocations at any time in the future. If the allocation you submit for the Tax-Deferred Annuity and/or Cash Match plan does not add up to 100%, your contributions will be automatically invested in the CREF Money Market Account.

YOUR NEXT STEPS

Return your completed forms to your employer's benefits office. You may need to complete a salary reduction agreement with your employer.

General Information

Federal law requires all financial institutions to help the government fight terrorism funding and prevent money laundering by obtaining, verifying and recording information that identifies anyone who opens a new account. This is why we ask for your name, address, date of birth, Social Security number (or taxpayer identification number) telephone number and other information. Unless you provide this information, we may not be able to open an account or process transactions for you. Also, we are following state regulations when we ask you to provide information on existing annuity or life insurance contracts that will be replaced by the TIAA-CREF account for which you are applying.

Need Help? For assistance in choosing an allocation or filling out your form, please call us at **800 842-2776** Monday to Friday from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET).



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ENROLLMENT FORM

FOR TIAA AND CREF GROUP RETIREMENT ANNUITY (GRA) AND GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA) CERTIFICATES

Teachers Insurance and Annuity Association of America-College Retirement Equities Fund
New York, NY



Please print in upper case using black or dark blue ink and provide all information requested.

1 Provide your personal information

Title: Mr, Mrs, Dr, other First Name Middle Name

Last Name Suffix: Jr, Sr, other Social Security Number - -

Date of Birth (mm/dd/yyyy) / / Gender F M Spouse's Name

Daytime Telephone Number - - Extension Evening Telephone Number - -

E-mail Address

Residence Address (no P.O. boxes)

City State Zip Code -

Mailing Address (if different)

City State Zip Code -

Employer

Job Title/Position

Important information about your allocation of plan contributions

All contributions will be allocated in accordance with instructions from your plan sponsor unless you complete the Plan Contribution Allocation Administrative Form.



4

Indicate your agreement by signing

Your employer's plan may offer mutual funds as an investment choice in addition to the TIAA and CREF annuities.

For Group Retirement Annuity (GRA) Certificates: The TIAA and CREF certificates and amounts in any of the mutual funds do not provide for loans. Your ability to make withdrawals and transfers from the TIAA and CREF certificates and amounts in any of the mutual funds may be limited by the terms of your employer's plan. Within 120 days after the later of termination of employment or the specific date stipulated by your employer's plan, withdrawals and transfers are available from the TIAA Traditional Annuity in a lump sum. Such withdrawals and transfers are subject to a surrender charge. At all other times, withdrawals and transfers from the TIAA Traditional Annuity must be spread over a ten-year period (five-years for withdrawals after termination of employment.)

For Group Supplemental Retirement Annuity (GSRA) Certificates: All contributions must be remitted under the terms of your employer's plan. Your ability to take loans and make transfers and withdrawals may be limited by the terms of your employer's plan. Otherwise, you may transfer among any of the available annuity accounts and mutual funds. Loans are available only from the TIAA Traditional Annuity. Cash withdrawals and transfers from the TIAA Traditional Annuity are not currently subject to a surrender charge. If such a charge is imposed in the future, you would receive three months' advance notice, and the charge would only apply to subsequently remitted premiums including any amounts transferred from the CREF accounts, the TIAA Real Estate Account or the mutual funds after the charge is imposed.

For Both GRA and GSRA Certificates: The TIAA and CREF certificates and amounts in any of the mutual funds 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.

The accumulations in and benefit payments from the CREF accounts, the TIAA Real Estate Account, and the mutual funds are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.

Your beneficiary designation will apply to your TIAA and CREF annuity certificates and to the mutual fund accounts.

I have read and acknowledge all provisions of this enrollment form.

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.

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Signed

Date (mm/dd/yyyy)

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YOUR INVESTMENT CHOICES FOR YOUR TAX-DEFERRED 403(b) PLAN

FOR MORE detailed descriptions, expenses and performance information for each of these annuity accounts and mutual funds go to www.tiaa-cref.org/vcu. 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 Fund 2010	TIAA-CREF Lifecycle Fund 2015
		TIAA-CREF Lifecycle Fund 2020	TIAA-CREF Lifecycle Fund 2025
		TIAA-CREF Lifecycle Fund 2030	TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040	TIAA-CREF Lifecycle Fund 2045
		TIAA-CREF Lifecycle Fund 2050	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) ^{90, 105}	CREF Global Equities Account (006) ^{90, 105}
		CREF Growth Account (007) ^{90, 105}	CREF Stock Account (002) ^{90, 105}
	MUTUAL FUND	TIAA-CREF Equity Index Fund (373)	TIAA-CREF Growth and Income Fund (011)
		TIAA-CREF International Equity Fund (013)	TIAA-CREF International Equity Index Fund (027)
		TIAA-CREF Large-Cap Growth Fund (348)	TIAA-CREF Large-Cap Growth Index Fund (019)
		TIAA-CREF Large-Cap Value Fund (014)	TIAA-CREF Large-Cap Value Index Fund (020)
		TIAA-CREF Mid-Cap Growth Fund (015)	TIAA-CREF Mid-Cap Value Fund (016)
		TIAA-CREF Real Estate Securities Fund (017)	TIAA-CREF S&P 500 Index Fund (018)
		TIAA-CREF Small-Cap Blend Index Fund (024)	TIAA-CREF Small-Cap Equity Fund (028)
		TIAA-CREF Social Choice Equity Fund (012)	

REAL ESTATE	VARIABLE ANNUITY	TIAA Real Estate Account (009) ^{90, 105}
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FIXED INCOME	VARIABLE ANNUITY	CREF Bond Market Account (005) ^{90, 105}	CREF Inflation-Linked Bond Account (010) ^{90, 105}
	MUTUAL FUND	TIAA-CREF Bond Fund (368)	TIAA-CREF Bond Plus Fund (358)
		TIAA-CREF High Yield Fund (355)	TIAA-CREF Inflation-Linked Bond Fund (367)
		TIAA-CREF Short-Term Bond Fund (361)	

MONEY MARKET	VARIABLE ANNUITY	CREF Money Market Account (003) ^{78, 90, 105}
	MUTUAL FUND	TIAA-CREF Money Market Fund (370) ⁷⁷

GUARANTEED	GUARANTEED ANNUITY	TIAA Traditional Account (001) ^{90, 105}
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MULTI-ASSET	VARIABLE ANNUITY	CREF Social Choice Account (004) ^{90, 105}	
	MUTUAL FUND	TIAA-CREF Lifecycle Fund 2010 (135)	TIAA-CREF Lifecycle Fund 2015 (136)
		TIAA-CREF Lifecycle Fund 2020 (137)	TIAA-CREF Lifecycle Fund 2025 (138)
		TIAA-CREF Lifecycle Fund 2030 (139)	TIAA-CREF Lifecycle Fund 2035 (140)
		TIAA-CREF Lifecycle Fund 2040 (141)	TIAA-CREF Lifecycle Fund 2045 (522)
		TIAA-CREF Lifecycle Fund 2050 (525)	TIAA-CREF Lifecycle Retirement Income Fund (528)
		TIAA-CREF Managed Allocation Fund (352)	

IMPORTANT: If the asset allocation you choose on the following page is invalid in any way, your contributions will be automatically invested for you in the Lifecycle Fund.

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.

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.



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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. You can also have a custom portfolio prepared for you by calling us at 800 TIAA-CREF (800 842-2273).


If you select Option B and your allocation choice does not equal 100%, your contributions will be allocated according to your employer's plan rules. You can make changes to this allocation at any time and we will apply all future contributions according to your instructions.

Plan ID Number

Choose Option A or Option B.*

OPTION A Choose a TIAA-CREF Lifecycle Fund
Choose the Lifecycle Fund closest to your estimated year of retirement.


TIAA-CREF Lifecycle 2010 Fund
 2008 53% Equities
Target: 47% Non-equities

TIAA-CREF Lifecycle 2015 Fund
 2008 61% Equities
Target: 39% Non-equities

TIAA-CREF Lifecycle 2020 Fund
 2008 69% Equities
Target: 31% Non-equities

TIAA-CREF Lifecycle 2025 Fund
 2008 77% Equities
Target: 23% Non-equities

TIAA-CREF Lifecycle 2030 Fund
 2008 85% Equities
Target: 15% Non-equities

TIAA-CREF Lifecycle 2035 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2040 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2045 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2050 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle Retirement Income Fund
 2008 40% Equities
Target: 60% Non-equities

OPTION B Build Your Own Portfolio
Please refer to "Your Investment Choices" for the names and account/fund numbers of your investment choices, and enter in the spaces provided. Please use only whole numbers and make sure your total allocation equals 100%. If the number and name don't match, we will use the number for your allocation choice.

	Account / Fund Number	Account / Fund Name	Allocation Percent
1.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
2.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
3.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
4.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
5.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
6.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
7.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
8.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
9.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
10.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
			100%

* Please note that investments in the TIAA-CREF Institutional Mutual Funds, including the Lifecycle Funds, are in the Retirement Class. For more information, please see the prospectuses.



YOUR INVESTMENT CHOICES FOR YOUR CASH MATCH PLAN

FOR MORE detailed descriptions, expenses and performance information for each of these annuity accounts and mutual funds go to www.tiaa-cref.org/vcu. 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 Fund 2010	TIAA-CREF Lifecycle Fund 2015
		TIAA-CREF Lifecycle Fund 2020	TIAA-CREF Lifecycle Fund 2025
		TIAA-CREF Lifecycle Fund 2030	TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040	TIAA-CREF Lifecycle Fund 2045
		TIAA-CREF Lifecycle Fund 2050	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) ^{90, 105}	CREF Stock Account (002) ^{90, 105}
	MUTUAL FUND	American Funds Growth Fund of America (1102) ⁴⁰	Columbia Small Cap Value Z (609) ⁴⁰
		Lazard Emerging Markets (623) ⁴⁰ TIAA-CREF Large-Cap Value Fund (014)	TIAA-CREF International Equity Fund (013) Vanguard Explorer Fund (030) ⁴⁰
REAL ESTATE	VARIABLE ANNUITY	TIAA Real Estate Account (009) ^{90, 105}	
FIXED INCOME	VARIABLE ANNUITY	CREF Bond Market Account (005) ^{90, 105}	CREF Inflation-Linked Bond Account (010) ^{90, 105}
MONEY MARKET	VARIABLE ANNUITY	CREF Money Market Account (003) ^{78, 90, 105}	
GUARANTEED	GUARANTEED ANNUITY	TIAA Traditional Account (001) ^{90, 105}	
MULTI-ASSET	MUTUAL FUND	TIAA-CREF Lifecycle Fund 2010 (135)	TIAA-CREF Lifecycle Fund 2015 (136)
		TIAA-CREF Lifecycle Fund 2020 (137)	TIAA-CREF Lifecycle Fund 2025 (138)
		TIAA-CREF Lifecycle Fund 2030 (139)	TIAA-CREF Lifecycle Fund 2035 (140)
		TIAA-CREF Lifecycle Fund 2040 (141)	TIAA-CREF Lifecycle Fund 2045 (522)
		TIAA-CREF Lifecycle Fund 2050 (525)	TIAA-CREF Lifecycle Retirement Income Fund (528)

IMPORTANT: If the asset allocation you choose on the following page is invalid in any way, your contributions will be automatically invested for you in the Lifecycle Fund.

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.

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.

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.



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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. You can also have a custom portfolio prepared for you by calling us at **800 TIAA-CREF (800 842-2273)**.

If you select Option B and your allocation choice does not equal 100%, your contributions will be allocated according to your employer's plan rules. You can make changes to this allocation at any time and we will apply all future contributions according to your instructions.

Plan ID Number

Choose Option A or Option B.*

OPTION A Choose a TIAA-CREF Lifecycle Fund
Choose the Lifecycle Fund closest to your estimated year of retirement.

TIAA-CREF Lifecycle 2010 Fund
2008 53% Equities
Target: 47% Non-equities

TIAA-CREF Lifecycle 2015 Fund
2008 61% Equities
Target: 39% Non-equities

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Target: 15% Non-equities

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TIAA-CREF Lifecycle 2040 Fund
2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2045 Fund
2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2050 Fund
2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle Retirement Income Fund
2008 40% Equities
Target: 60% Non-equities

OPTION B Build Your Own Portfolio
Please refer to "Your Investment Choices" for the names and account/fund numbers of your investment choices, and enter in the spaces provided. Please use only whole numbers and make sure your total allocation equals 100%. If the number and name don't match, we will use the number for your allocation choice.

	Account / Fund Number	Account / Fund Name	Allocation Percent
1.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
2.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
3.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
4.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
5.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
6.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
7.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
8.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
9.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
10.	<input type="text"/>	<input type="text"/>	<input type="text"/> %
			100%

* Please note that investments in the TIAA-CREF Institutional Mutual Funds, including the Lifecycle Funds, are in the Retirement Class. For more information, please see the prospectuses.





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), 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. 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)

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.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc. distribute securities products. TIAA (Teachers Insurance and Annuity Association of America), 730 Third Avenue, New York, NY 10017 issues annuities.

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