

Manage your retirement plan account on My TIAA-CREF.

On time. On target. Online.

My TIAA-CREF is a comprehensive, easy-to-use online resource that can assist with your retirement planning. My TIAA-CREF offers in-depth information about retirement readiness and how changes you make to your account will impact your retirement readiness. It's where you'll find the latest information about your investments, tools and resources to manage your accounts, where to get advice and guidance, and much more. To start simply log in to tiaa-cref.org.¹

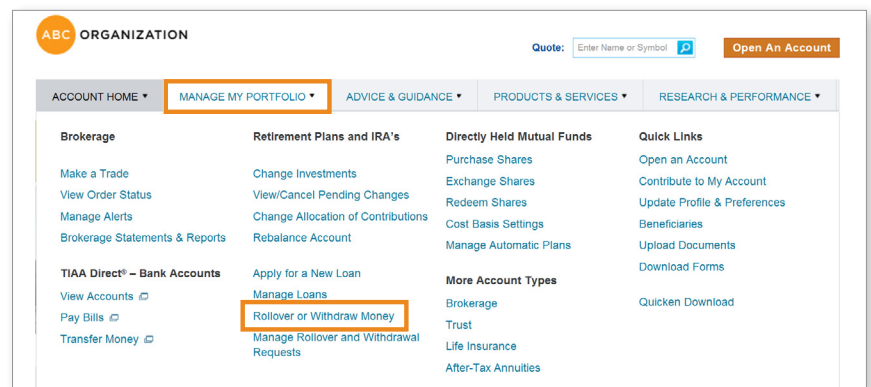
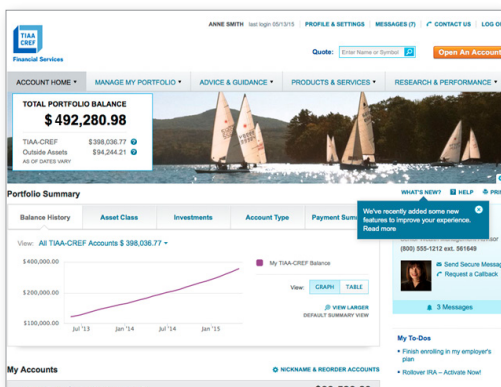
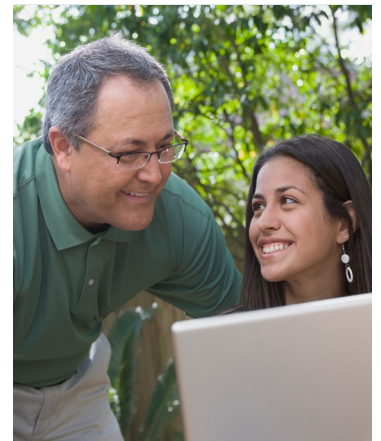
Easily manage your TIAA-CREF retirement plan account.

Access your account by logging in to tiaa-cref.org.¹ Managing your account online allows you to:

- Review account information and your retirement readiness status
- View statements and reports and sign up for electronic delivery
- Update your contact and beneficiary information
- Monitor investment performance and change your investment selections

Perform account transactions online.

Don't bother with paper forms or phone calls! Go online to easily perform transactions and access the tools and resources available to assist you. Many transactions, such as rollovers, withdrawals and transfers, can be completed online. To determine if your retirement plan offers an online option, log in to your account. From the "Manage My Portfolio" tab, select "Rollover or Withdraw Money" (see below). If you decide to initiate an online transaction, you will be able to review the ongoing status in your My TIAA-CREF account.



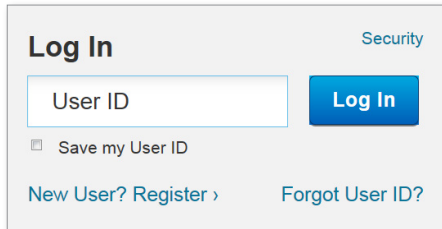
Manage your retirement plan account on My TIAA-CREF.

Not yet registered on My TIAA-CREF?

Register for account access and become an active participant in planning for your financial future. You'll be able to view your account information and make changes when needed. Save My TIAA-CREF to your "Favorites" so it's easy to visit regularly.

To register, go to tiaa-cref.org¹ and complete the secure login process. You will need to provide your Social Security Number and birth date, create a user ID and password, and complete your security profile to log in.

If you previously registered and need a new user ID, select "Forgot User ID?" and re-establish your access.



The screenshot shows a login form titled "Log In" with a "Security" label in the top right corner. It features a text input field for "User ID" and a blue "Log In" button. Below the input field is a checkbox labeled "Save my User ID". At the bottom of the form, there are two links: "New User? Register >" and "Forgot User ID?".

TIAA-CREF is here to help.

Online

Visit us at tiaa-cref.org¹ to explore the many ways we can assist you. To send an email message, just click "Contact Us" at the top of the My TIAA-CREF home page.

By phone

Call us at **800 842-2252** to speak with one of our experienced financial consultants. They are available Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

In person

With more than 100 offices throughout the United States, you can get personal service from an experienced TIAA-CREF Financial Consultant. Visit www.tiaa-cref.org/local for more information.

¹ Your employer may have a custom retirement plan website that provides additional plan-specific information and features. You can access your account on My TIAA-CREF through either tiaa-cref.org or through your employer's custom plan website.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2015 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017