INSTRUCTIONS

OPEN YOUR RETIREMENT ACCOUNT

NEED HELP?
Call 800 TIAA-CREF (800 842-2273)
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 cref.org.

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.

 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 cref.org for a prospectuses that contains 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-CREF 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.

©2010 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF).

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

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 4

SIGN YOUR FORM

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.

NEED HELP?
Call 800 TIAA-CREF (800 842-2273)
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 cref.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 tiaa cref org /guide to view a web tutorial that will walk you through the decision-making process.

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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 tiaa-cref.org/PRO and enter your Prospectus Access Code: 404919. If you prefer, you can obtain paper copies of the 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>
<td>Mutual Fund</td>
<td>135</td>
<td>TCLEX</td>
<td>Retirement</td>
</tr>
<tr>
<td>TIAA-CREF Lifecycle 2015 Fund</td>
<td>Mutual Fund</td>
<td>136</td>
<td>TCLIX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2020 Fund</td>
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<td>137</td>
<td>TCLTX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2025 Fund</td>
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<td>TCLFX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2030 Fund</td>
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<td>139</td>
<td>TCLNX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2035 Fund</td>
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<td>TCLRX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2040 Fund</td>
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<td>141</td>
<td>TCLOX</td>
<td>Retirement</td>
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<td>TIAA-CREF Lifecycle 2045 Fund</td>
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<td>1738</td>
<td>TTRLX</td>
<td>Retirement</td>
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<tr>
<td>TIAA-CREF Lifecycle 2050 Fund</td>
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<td>TIAA-CREF Lifecycle 2055 Fund</td>
<td>Mutual Fund</td>
<td>1738</td>
<td>TTRLX</td>
<td>Retirement</td>
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<tr>
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<th>Type</th>
<th>Investment #</th>
<th>Ticker Symbol</th>
<th>Share Class</th>
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</thead>
<tbody>
<tr>
<td>TIAA-CREF Lifecycle Retirement Income Fund</td>
<td>Mutual Fund</td>
<td>528</td>
<td>TURX</td>
<td>Retirement</td>
</tr>
</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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<tbody>
<tr>
<td><strong>EQUITIES</strong></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>%</td>
<td>Columbia Small Cap Value Fund I</td>
<td>Mutual Fund</td>
<td>1234</td>
<td>CSMIX</td>
<td>A</td>
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<tr>
<td>%</td>
<td>DFA Emerging Markets Value Portfolio</td>
<td>Mutual Fund</td>
<td>1713</td>
<td>DFEPX</td>
<td>R2A</td>
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<tr>
<td>%</td>
<td>Dodge &amp; Cox International Stock Fund</td>
<td>Mutual Fund</td>
<td>113</td>
<td>DODFX</td>
<td>N/A</td>
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<tr>
<td>%</td>
<td>DWS RREEF Real Estate Securities Fund</td>
<td>Mutual Fund</td>
<td>1331</td>
<td>RRRA</td>
<td>A</td>
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<tr>
<td>%</td>
<td>Eaton Vance Large-Cap Value Fund</td>
<td>Mutual Fund</td>
<td>594</td>
<td>EHSTX</td>
<td>A</td>
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<tr>
<td>%</td>
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<td>Mutual Fund</td>
<td>1333</td>
<td>HFMSX</td>
<td>R4</td>
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<tr>
<td>%</td>
<td>MainStay Large Cap Growth Fund</td>
<td>Mutual Fund</td>
<td>1390</td>
<td>MLRRX</td>
<td>R4</td>
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<tr>
<td>%</td>
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<td>Mutual Fund</td>
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<td>%</td>
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<td>Retirement</td>
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<tr>
<td>%</td>
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<td>Retirement</td>
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<tr>
<td>%</td>
<td>TIAA-CREF Social Choice Equity Fund</td>
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<td>Retirement</td>
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<td><strong>FIXED INCOME</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>%</td>
<td>Delaware Extended Duration Bond Fund</td>
<td>Mutual Fund</td>
<td>1369</td>
<td>DEEIX</td>
<td>Institutional</td>
</tr>
<tr>
<td>%</td>
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<td>Mutual Fund</td>
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<td>PTRAX</td>
<td>Admin</td>
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<tr>
<td>%</td>
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<td>Retirement</td>
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<tr>
<td><strong>MULTI-ASSET</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
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<td>TCLEX</td>
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<td>Mutual Fund</td>
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<td>TCLIAX</td>
<td>Retirement</td>
</tr>
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<td>TIAA-CREF Lifecycle 2020 Fund</td>
<td>Mutual Fund</td>
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<td>TCLTX</td>
<td>Retirement</td>
</tr>
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<td>TIAA-CREF Lifecycle 2025 Fund</td>
<td>Mutual Fund</td>
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<td>TCLFX</td>
<td>Retirement</td>
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<td>TCLRX</td>
<td>Retirement</td>
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<td>%</td>
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### OPTION B: Pick Your Own Investments (continued)

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<td>TIAA-CREF Lifecycle 2055 Fund</td>
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<td>Retirement</td>
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<td></td>
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<td>Mutual Fund</td>
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<tr>
<td>1 0 0 %</td>
<td><strong>OTHER</strong></td>
<td>Collective Fund</td>
<td>1389</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td>Wells Fargo Stable Return Fund - J</td>
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</tbody>
</table>

**TOTAL**
TELL US ABOUT YOURSELF

Title

First Name

Middle Name

Last Name

Social Security or Tax ID Number

Gender

Male

Female

Birth Date (mm/dd/yyyy)

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.
NAME YOUR BENEFICIARIES

Primary Beneficiaries

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

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

Relationship

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

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

Relationship

DEFINITION: Primary beneficiaries are individuals who are entitled to receive the benefits of your plan if you die.

Make sure the percentages for your primary and contingent beneficiaries each totals 100%.
**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.

<table>
<thead>
<tr>
<th>Name (Title, First Name, Middle Name, Last Name)</th>
<th>Percentage</th>
<th>Social Security or Tax ID Number</th>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

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<tr>
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<th>Social Security or Tax ID Number</th>
<th>Birth Date (mm/dd/yyyy)</th>
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<tbody>
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</tbody>
</table>
SIGN YOUR FORM

By completing this form, you are directing your employer to allocate funds under your employer’s plan to TIAA or CREF’s annuities and/or to mutual fund accounts offered by TIAA-CREF or by other vendors. All of your rights under these funding vehicles are subject to the terms of your employer’s plan. Your employer, or other plan fiduciary, may decide to cease offering any of these funding vehicles as allocation options under the plan and, should your employer or other plan fiduciary decide to do so, you may be required to transfer your accumulations in such plan funding option to another plan funding option.

If your plan offers the TIAA Traditional Annuity, then subject to 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 from the TIAA Traditional Annuity must be spread over an 84-month period. 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. The accumulations in and benefit payments from the CREF accounts, the TIAA Variable Annuity Separate accounts, and the mutual funds are variable and not guaranteed; they depend on the investment performance of these accounts.

If your plan offers TIAA Stable Value or TIAA Stable Return Annuity, these funding options are offered pursuant to the terms of separate group annuity contracts. Please refer to the relevant product literature for specific details regarding any withdrawal or transfer restrictions.

Your beneficiary designation will apply to your TIAA and CREF annuities and to the mutual fund accounts for which TIAA keeps records.

Special Notice: Pursuant to Section 3 of the federal Defense of Marriage Act (“DOMA”), same-sex marriages currently are not recognized for purposes of federal law. Therefore, the favorable income-deferral options afforded by federal tax law to an opposite-sex spouse under Internal Revenue Code sections 72(s) and 401(a)(9) are currently NOT available to a same-sex spouse. Same-sex spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax advisor. To the extent that an annuity contract or certificate accords to spouses other rights or benefits that are not affected by DOMA, same-sex spouses remain entitled to such rights or benefits to the same extent as any annuity holder’s spouse, unless prohibited by applicable state law.

In accordance with the terms of your employer’s plan, fees associated with the administration of the plan may be deducted from accumulations held on your behalf in the TIAA or CREF annuities or in any of the mutual fund accounts.

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-CREF Business Continuity Policy
- TIAA-CREF Privacy Policy
- Intermediary Frequent Trading Policy

Please check the box below to acknowledge electronic receipt of prospectuses and other required documents.

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