

Your Enrollment Form

1. Provide some basic information about yourself

2. Choose a retirement savings product

You can sign up for both your employer's basic retirement plan and the tax-deferred annuity plan on one easy form.

Your employer's retirement plan is funded with a Retirement Annuity (RA) where your employer contributes on your behalf to TIAA-CREF. Usually the contribution is a specified percentage of your salary and you may be able or required to contribute some of your salary to this plan. The Group Supplemental Retirement Annuity (GSRA) is a tax-deferred annuity to help you build additional retirement income. Contributions come from your salary on a before-tax basis.

3. Choose an initial investment allocation

There are two ways you can choose an allocation. The transfer and withdrawal restrictions of the accounts differ and should be taken into consideration. You may change your allocation at any time.

Option A—Create Your Own Allocation

Choose the percentages you want to allocate to each TIAA-CREF fixed and variable annuity account. You can choose from any of the accounts available under your employer's plan. If your allocation exceeds 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 the CREF Money Market Account. If your allocation is less than 100%, the omitted percentage will be allocated to the CREF Money Market Account. Upon receiving clarification from you, we will apply all future contributions according to your instructions. If you need help customizing your allocation:



Use our Asset Allocation Calculator, available at 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 B—Select One of Our Sample Portfolios

Our sample portfolios are examples that can be created using the TIAA-CREF fixed and variable annuity 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.

4. Designate your beneficiary(ies)

Your *primary* beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your *contingent* beneficiary(ies) will receive these 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. You can call a consultant at 800 842-2888 for further information about choosing your beneficiaries.

5. Indicate any existing contracts

We are complying with a regulatory requirement in asking that you provide information on existing contracts. You need to answer "Yes" only if these TIAA-CREF contracts will completely replace existing contracts under the same retirement plan at your employer.

6. Remember to sign your form

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 the Transfer/Rollover Authorization form to us. Before making a transfer, be sure to consider any surrender charges the other company may deduct.

R/GS

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