



FINANCIAL SERVICES  
FOR THE GREATER GOOD®

## ENROLLMENT 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](http://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](http://tiaa-cref.org/guide)  
to view a web tutorial  
that will walk you  
through the decision-  
making process.

#### 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 LIST ANY EXISTING CONTRACTS

See instructions to determine if applicable.

##### STEP 4 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 5 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.

#### 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. State regulations require that you provide information on any existing annuity or life insurance contracts that would be replaced by the TIAA-CREF account for which you are applying. If your new TIAA-CREF account is going to replace more than one existing contract, please include that information. **FOR EMPLOYEES APPLYING FOR A GROUP SUPPLEMENTAL RETIREMENT ANNUITY CERTIFICATE FOR AN EMPLOYER LOCATED IN THE STATE OF ARIZONA:** 30-Day Right to Examine Your Group Certificate. TIAA is required, upon written request, to provide you, within a reasonable time, reasonable factual information regarding the benefits and provisions of the group annuity certificate. You have 30 days from the day you receive the group certificate to examine it and to cancel it if you decide not to keep it. To cancel the group certificate, return it to us at the address shown below. Upon receipt of such request, TIAA will refund all premiums allocated to the Traditional Annuity plus the current accumulated value of all premiums allocated to the variable annuity accounts, plus any expense charges or premium taxes deducted from premiums. The group certificate will be void as of the date of issue and no benefits will be provided.

\*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](http://tiaa-cref.org) for a prospectus 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.

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Financial Services

## CHOOSE YOUR ALLOCATION

### NEED HELP?

For assistance in choosing an allocation or filling out your form, please call us at **800 TIAA-CREF**.

### YOUR INVESTMENT CHOICES

Please see the "TIAA-CREF Quarterly Performance" booklet for a list of investments offered under your employer's retirement plan and for instructions on how to access prospectuses, detailed investment descriptions, and current performance information online. To have copies of paper prospectuses sent to you at no charge, please call TIAA-CREF at **877 518-9161**. Pick your own investments to build a diversified mix that's right for you. If your employer's plan offers mutual funds as an investment choice, participants with non-U.S. addresses may be subject to certain investment restrictions, including restrictions on purchases of mutual funds.

Please use only whole numbers and make sure your total allocation equals 100%. **HELPFUL TOOL:** Visit [tiaa-cref.org/calcs](http://tiaa-cref.org/calcs) to use our Asset Allocation Evaluator to help you create an allocation.

Before making your investment choices and completing your enrollment form, please read the prospectuses for the investments you are interested in. Please see the "TIAA-CREF Quarterly Performance" booklet for directions on how to view prospectuses online. 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 prospectus(es) and/or product literature for your investment choices.

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