HOW TO ENROLL WITH TIAA-CREF

To enroll, you must complete your Enrollment Form and Plan Contribution Allocation Administrative Form, and sign the notice on prospectuses and documents. There is also one optional form – the Spousal Waiver Form – that depends on your beneficiary designation if you are married.

Your enrollment with TIAA-CREF can be completed in five easy steps that are outlined below.

STEP ONE
COMPLETE YOUR ENROLLMENT FORM
The 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.

STEP TWO
SELECT YOUR ALLOCATION
Select the accounts to which you would like to allocate your contributions by completing the Plan Contribution Allocation Administrative Form. For information about the accounts available in your plan, please see the accompanying “Your Investment Choices.” There may be transfer and withdrawal restrictions on some or all of the accounts and funds. You may change your allocation at any time in the future.

If your allocation is invalid in any way, your contributions 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 don’t know your Plan ID numbers, you can obtain them from your employer’s benefits office.

STEP THREE
COMPLETE THE SPOUSAL WAIVER FORM
(Applicable only if you are married)
If your employer’s retirement plan is subject to the Employee Retirement Income Security Act (ERISA), your spouse is entitled to at least 50% of the death benefit under the plan. If the plan is not subject to ERISA, your spouse is entitled to the percentage specified by the plan. Therefore, your spouse must consent and sign the waiver if you wish to name someone else for more than 50% (or the amount specified by the plan) of the death benefit.

Generally, waiving spousal rights is available if you are age 35 or older. If you’re under 35 and wish to designate someone other than your spouse as beneficiary, please contact your benefits office.

STEP FOUR
SIGN NOTICE ON PROSPECTUSES AND DOCUMENTS
You should read the prospectuses for the accounts and funds carefully before you invest. Please acknowledge that you have received the prospectuses and supplementary documents on CD by signing the notice.

STEP FIVE
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.

You may want to consolidate additional retirement assets into this TIAA-CREF account from another financial carrier. To do so, complete the Transfer/Rollover Authorization to TIAA-CREF form. Be sure to consider any surrender charges that another company may deduct before making a transfer.

GENERAL 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, address, 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 on an additional page with your name and Social Security number.

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. and Saturday from 9 a.m. to 6 p.m. ET.
ENROLLMENT FORM
FOR TIAA AND CREF RETIREMENT ANNUITY (RA) CONTRACTS 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.

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  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  Campus/Branch

Important information about your allocation of plan contributions

All contributions will be allocated to the CREF Money Market Account unless you complete the Plan Contribution Allocation Administrative Form.
2 Designate your beneficiary(ies)

Make sure that the percentage allotted to all beneficiaries in each class totals 100%. Your primary beneficiary(ies) will be paid any survivor benefit existing under the contract(s) at your death. If there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive these benefits. Your designated beneficiary(ies) will be paid benefits for all retirement contracts. If you want to assign beneficiaries for each contract and/or list additional beneficiaries, you may copy this page to indicate your instructions.

Name(s) of primary beneficiary(ies)

1. First Name [ ] MI Last Name [ ] Percentage [ ]
   Social Security Number* [ ] Date of Birth (mm/dd/yyyy) [ ] Relationship to you [ ]

2. First Name [ ] MI Last Name [ ] Percentage [ ]
   Social Security Number* [ ] Date of Birth (mm/dd/yyyy) [ ] Relationship to you [ ]

Name(s) of contingent beneficiary(ies)

1. First Name [ ] MI Last Name [ ] Percentage [ ]
   Social Security Number* [ ] Date of Birth (mm/dd/yyyy) [ ] Relationship to you [ ]

2. First Name [ ] MI Last Name [ ] Percentage [ ]
   Social Security Number* [ ] Date of Birth (mm/dd/yyyy) [ ] Relationship to you [ ]

*(if unavailable, provide later)

3 Indicate Replacement of Existing Contracts / Policies (if applicable)

Will this TIAA annuity contract / certificate replace an existing annuity contract / certificate or life insurance policy? If so, please provide the name of your insurer and the contract / policy number.

Retirement Annuity (RA): company name [ ] Contract / Policy Number [ ]

Group Supplemental Retirement Annuity (GSRA): company name [ ] Contract / Policy Number [ ]
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 Retirement Annuity (RA) Contracts: The TIAA and CREF annuity contracts 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 annuity contracts is subject to the terms of these contracts and may be limited. The TIAA annuity contract does not allow lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers must be spread over a ten-year period. Transfers among the TIAA Real Estate Account, the CREF accounts and the mutual funds may be made in a lump sum.

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 RA Contracts and GSRA Certificates: The TIAA and CREF contracts and certificates and amounts in any of the mutual funds cannot be assigned. Under federal law, distributions before age 59 ½ 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 contracts/certificates and to the mutual fund accounts. Under your employer's plan, your spouse has the right to a death benefit. If the plan is subject to ERISA, your spouse is entitled to at least 50% of the death benefit specified by the plan. If the plan is not subject to ERISA, your spouse is entitled to the percentage stipulated by the plan. Your spouse must consent to any beneficiary designation that doesn’t meet this requirement by completing the “Waiver of Spouse’s Right to Preretirement Death Benefits.”

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.

Signed

Date (mm/dd/yyyy)
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 800 842-2776.

Please refer to “Your Investment Choices” for the names and three-digit 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.

If your allocation choice is invalid, your contributions will be allocated to the CREF Money Market Account. You can make changes to this allocation at any time and we will apply all future contributions according to your instructions. If you are allocating to more than five accounts or funds for each plan, you may copy this page and include your name and Social Security number to indicate your instructions.

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.

Choose your investment fund allocations for both your Retirement Annuity (RA) and Group Supplemental Retirement Annuity (GSRA) plans.

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*If you don’t know your Plan ID numbers, you can obtain them from your employer’s benefits office.
If you wish to waive your spouse's right to a preretirement survivor death benefit under your employer's plan and/or ERISA, your spouse must consent to the waiver. Generally, waiving spousal rights is available if you are age 35 or older.

The date of your spouse's signature must be the same or later than the date you sign your enrollment form.

Consent by Spouse (Must Be Witnessed)
With this consent I am voluntarily and irrevocably giving up my right to a qualified preretirement survivor death benefit. I recognize that any preretirement death benefit payable under these annuities or the mutual funds will be paid to the beneficiaries as described in the enrollment form.

Signature of Spouse

Social Security Number

Date (mm/dd/yyyy)

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)

NOTICE ON PROSPECTUSES AND DOCUMENTS

Included in your enrollment package is a CD with links to online editions of the following:

- Prospectuses for the investment options available under your plan
- Month-end performance information
- TIAA-CREF Privacy Policy
- TIAA-CREF Business Continuity Statement
- Statements of Additional Information, which supplement the prospectuses

I consent to receiving and have received the prospectuses for the investment options available under my retirement plan and supplementary documents by means of the accompanying CD. If I would prefer to receive paper copies of these documents, I understand that, now or at any time, I can order them at no charge by calling toll-free 877 518-9161 or by visiting www.tiaa-cref.org.

Signed (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.

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