



# ENROLLING WITH TIAA-CREF

IN ORDER TO ENROLL WITH TIAA-CREF, YOU MUST COMPLETE TWO FORMS – the Enrollment and Plan Contribution Allocation Administrative Forms. There is also one optional form – the Spousal Waiver Form – that depends on your marital status. When these are ready, simply return your completed forms to your employer's benefits office.

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

## STEP ONE

### COMPLETE YOUR ENROLLMENT FORM

The easy-to-understand 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. Please keep in mind that 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 according to your plan's rules. Upon receiving clarification from you, we will apply all future contributions according to your instructions.

## STEP THREE

### COMPLETE THE SPOUSAL WAIVER FORM (If Applicable)

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, if you are married, 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. If you are not married, you do not need to complete this form.

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

### 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.

This is a good time to think about consolidating additional retirement assets into this TIAA-CREF account from another financial carrier. To do so, complete the Transfer/Rollover Authorization to TIAA-CREF form and return it to us. Before making a transfer, be sure to consider any surrender charges the other company may deduct.

### 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.

This is the reason we ask for 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. Unless you provide this information, we may not be able to open an account or process any transactions for you.

We are also following state regulations when we ask that you provide information on any existing annuity or life insurance contracts that are being replaced by the TIAA-CREF account for which you are now applying. If your new TIAA-CREF account is going to replace more than one existing contract, please include that information on an additional page that includes 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. or Saturday from 9 a.m. to 6 p.m. (ET).





# 2

**Designate your beneficiary(ies)** Make sure that the percentage allotted to all beneficiaries in each class totals 100%.

## Name(s) of primary beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>

## Name(s) of contingent beneficiary(ies)

<b>1.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>2.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>3.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>
<b>4.</b>	Name (First, Middle Initial, Last)	Percentage
	<input type="text"/>	<input type="text"/> %
	Social Security Number*	Date of Birth (mm/dd/yyyy)
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Relationship to you
		<input type="text"/>

\*(if unavailable, provide later)



### 3 Indicate any existing contracts

Will these annuity certificates replace an existing annuity contract/certificate or life insurance policy from another company?

If so, from what company?

Contract Number

### 4 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. All contributions must be remitted under the terms of your employer's plan. Under federal law, distributions before age 59½ or termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. The TIAA and CREF certificates and amounts in any of the mutual funds cannot be assigned.

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 only available 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 CREF accounts, the TIAA Real Estate Account, or the mutual funds after the charge is imposed.

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 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 Pre-retirement 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)

 /  / 

If you would like to receive CREF's Statement of Additional Information, which supplements the CREF prospectus, check here.

The following information does not apply to New York applicants. Some states require a fraud warning to appear on the form. These states, including Arkansas, Kentucky, Maine and New Mexico require a warning substantially similar to the following:

People who file applications for insurance or statements of claim commit a fraudulent insurance act if they: knowingly do so with intent to injure, defraud or deceive any insurance company or another person; and/or knowingly include in their application or statement of claim any materially false or misleading information; and/or knowingly conceal information, for the purpose of misleading, concerning any fact material to the application or claim.

A fraudulent insurance act is a crime, and penalties may include imprisonment, fines, denial of insurance and civil damages.

New Jersey residents, please note: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio residents, please note: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

District of Columbia residents, please note: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

©2005 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017





## SELECT YOUR ALLOCATION

### PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM

Below is a list of the annuity accounts you can choose from. When selecting your allocation, please use only whole numbers and make sure your total allocation equals 100%.

For information about the accounts available in your plan, please see your enrollment kit. Remember, if you need help creating an allocation, you can use our Asset Allocation Calculator at [www.tiaa-cref.org/calcs](http://www.tiaa-cref.org/calcs). You can also have a custom portfolio prepared for you by calling us at **800 842-2776**.

<u>Account Name</u>	<u>Account Number</u>	<u>Allocation Percent</u>
<b>MULTI-ASSET:</b>		
CREF Social Choice	0 0 4	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>GUARANTEED:</b>		
TIAA Traditional	0 0 1	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>MONEY MARKET:</b>		
CREF Money Market	0 0 3	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>FIXED INCOME:</b>		
CREF Inflation-Linked Bond	0 1 0	<input type="text"/> <input type="text"/> <input type="text"/> %
CREF Bond Market	0 0 5	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>REAL ESTATE:</b>		
TIAA Real Estate	0 0 9	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>EQUITIES:</b>		
CREF Stock	0 0 2	<input type="text"/> <input type="text"/> <input type="text"/> %
CREF Equity Index	0 0 8	<input type="text"/> <input type="text"/> <input type="text"/> %
CREF Global Equities	0 0 6	<input type="text"/> <input type="text"/> <input type="text"/> %
CREF Growth	0 0 7	<input type="text"/> <input type="text"/> <input type="text"/> %
		<hr/> <b>100%</b>





FINANCIAL SERVICES  
FOR THE GREATER GOOD®

# SPOUSAL WAIVER FORM (IF APPLICABLE)

## WAIVER OF SPOUSE'S RIGHT TO PRERETIREMENT DEATH BENEFITS

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.

**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.

**Signed** (Spouse)

Social Security Number

--

Date (mm/dd/yyyy)

 /  / 

**Signature of Notary Public or Plan Representative**

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](http://www.tiaa-cref.org).**

TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., distribute securities products. TIAA (Teachers Insurance and Annuity Association of America), 730 Third Avenue, New York, NY 10017 issues annuities.

© 2006 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

