TIAA-CREF: FINANCIAL SERVICES FOR THE GREATER GOOD

TIAA-CREF is dedicated to serving the retirement needs of those in the academic, medical, cultural and research fields. With our strong nonprofit heritage, we subscribe to guiding principles directly influenced by the people we serve.

We are committed to seeking consistent, long-term performance and solid returns. We strive to keep our fees low to help our participants maximize their invested assets and ensure more of their money is working hard for them. We offer personalized, objective advice by noncommissioned consultants to help ensure our participants’ best interests are always being served. And most importantly, we leverage our knowledge and expertise to provide retirement income solutions that guarantee our participants won’t outlive their income.**

The mission we embarked on in 1918 still rings true today. We are there when our participants begin their careers helping others. And we will be there to guide them to and through their retirements.

WHAT DOES THIS MEAN FOR YOUR RETIREMENT PLANNING?

- Financial strength in turbulent economic times - TIAA seeks to provide the financial strength and stability you count on for preservation of capital, solid returns and guaranteed income.
- A 90-year commitment - TIAA-CREF has the ability to meet the financial commitments we’ve made to help you save for your future. We know what this requires – we’ve been doing it for nearly a century.
- Long-term advantages - TIAA-CREF’s investment philosophy, which seeks competitive returns over the long run, is well suited to a retirement plan designed to help you achieve your long-term financial goals. According to Fitch, one of the independent raters, “the long-term nature of TIAA’s pension-product liabilities allows the company to take a long-term investment approach that Fitch believes is a competitive advantage.”
- **Guarantees are based on the claims-paying ability of the issuer.

BACKING UP OUR GUARANTEES TO YOU

For the integrity, sound investments, claims-paying ability, and overall financial strength, TIAA currently holds the top ratings from these leading insurance company rating agencies:

- A++, A.M. Best Company (as of 9/08)
- AAA, Fitch Ratings (as of 8/08)
- Aaa, Moody’s Investors Service (as of 7/08)
- AAA, Standard & Poor’s (as of 6/08)

These ratings do not apply to variable annuities, mutual funds, or any other product or service not fully backed by TIAA’s/TIAA-CREF Life’s claims-paying ability.

©2008 Teachers Insurance and Annuity Association-College Retirement Equities Fund, (TIAA-CREF), New York, NY 10017.

*Our advisors receive no commissions. They are compensated through a salary-plus-incentive that focuses on client service excellence. **Guarantees are based on the claims-paying ability of the issuer.
ASSET CLASS TYPE ACCOUNTS/FUNDS

RETIREMENT ANNUITY ACCOUNTS AND MUTUAL FUNDS

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

RETIREMENT ANNUITY ACCOUNTS AND MUTUAL FUNDS

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

KEY INVESTMENT PRINCIPLES

The best way to begin the process of choosing your retirement plan investments is by reviewing some key investment principles.

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu

YOUR INVESTMENT CHOICES

For a detailed description and performance information for each of these accounts and funds, go to tiaa-cref.org/csu