

TICUA Custom Retirement Strategy moderate model portfolios

TICUA Custom Retirement Strategy moderate model portfolios are the new default investment option for the plan. If you have a balance in the TIAA-CREF Lifecycle Index Funds and do not select your own investments, a model will be selected for you based on your year of birth. The chart below lists the underlying investment options and allocations for each model portfolio.

		TICUA Custom Retirement Strategy moderate model portfolios						
Birthdate range		Prior to 1938	1938 – 1942	1943 – 1947	1948 – 1952	1953 – 1957	1958 – 1962	1963 – 1967
Fund/Account	Ticker	TICUA Custom Retirement Strategy Income Fund	TICUA Custom Retirement Strategy 2005	TICUA Custom Retirement Strategy 2010	TICUA Custom Retirement Strategy 2015	TICUA Custom Retirement Strategy 2020	TICUA Custom Retirement Strategy 2025	TICUA Custom Retirement Strategy 2030
TIAA Traditional Annuity (guaranteed annuity)	N/A	40%	40%	39%	37%	35%	29%	17%
Vanguard Total Bond Market Index Fund Institutional Shares	VBPIX	27%	27%	26%	25%	24%	23%	24%
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	10%	10%	10%	11%	12%	15%	20%
Vanguard Total Stock Market Index Fund Institutional Shares	VITISX	23%	23%	25%	27%	29%	33%	39%
Total		100%	100%	100%	100%	100%	100%	100%

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Birthdate range		1968 – 1972	1973 – 1977	1978 – 1982	1983 – 1987	1988 – 1992	1993 – 1997	1998 to present
Fund/Account	Ticker	TICUA Custom Retirement Strategy 2035	TICUA Custom Retirement Strategy 2040	TICUA Custom Retirement Strategy 2045	TICUA Custom Retirement Strategy 2050	TICUA Custom Retirement Strategy 2055	TICUA Custom Retirement Strategy 2060	TICUA Custom Retirement Strategy 2065
TIAA Traditional Annuity (guaranteed annuity)	N/A	9%	4%	1%	1%	1%	1%	1%
Vanguard Total Bond Market Index Fund Institutional Shares	VBPIX	22%	17%	13%	9%	7%	6%	6%
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	25%	30%	34%	36%	37%	37%	37%
Vanguard Total Stock Market Index Fund Institutional Shares	VITISX	44%	49%	52%	54%	55%	56%	56%
Total		100%	100%	100%	100%	100%	100%	100%

See Disclosures beginning on page 12 of the accompanying transition guide for important details on TICUA Custom Retirement Strategy models and Investment, insurance and annuity products.

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Disclosures

TICUA Custom Retirement Strategy models

The TIAA RetirePlus Pro® models are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

Additional disclosures about the TICUA Custom Retirement Strategy model portfolios are included in the enclosed transition guide.

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

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Plan participants should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

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