TIAA-CREF PUBLICATIONS TO HELP SERVE YOU AND YOUR EMPLOYEES

This catalog contains information on TIAA-CREF publications that can be used by both plan administrators and employees to get the most out of their relationship with us. For administrators, the listed items include broad overviews of the products and services that we offer, informational factsheets on a variety of specific areas, and a range of compliance-related aids. For employees, the catalog describes some of the brochures and guides that they can use to help them with their retirement and other financial planning goals. In addition to the material that describes our products and services, there are a number of items that focus on common goals and interests of the individuals we serve.

Each item will have a brief description and information about how it can be used and the intended audience. Where applicable, the inventory number appears alongside so that ordering the item is easy and efficient.

The items described here are those that are most frequently ordered by our plan administrators and individual participants. There is also an extensive array of online resources for administrators and employees that is available on our website at tiaa-cref.org.

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TIAA-CREF PUBLICATIONS

ADMINISTRATOR RESOURCES
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FACT SHEETS
These are short (3-4 pages) descriptions of features, benefits and implementation steps for an array of products and services that TIAA-CREF offers.

Compliance Services
- Compliance Coordinator (preparation phase) A37062
- Form 5500 Filing Requirements A37899
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- Retirement Healthcare Savings Plan A11832
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- Advice A37193
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- Exclusivity A37194
- Income Options A37667*
- Plan Consolidation A37219
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- Wealth Management Services A37644

PLAN SPONSOR REPORTING
& AUDIT GUIDE
The guide provides the information plan administrators need to help them perform standard plan reporting and audit functions for their retirement savings plans. It includes information on audit guidelines and parameters, the reporting data that TIAA-CREF provides, SAS 70s, and much more.

EXECUTIVE COMPENSATION
STRATEGIES
This brochure outlines the array of funding vehicles that can be used to provide an effective executive compensation program to help attract and retain key employees, and describes the resources that TIAA-CREF offers employers to aid them in the design and implementation of their own program.

Inventory #: A36146

EXECUTIVE COMPENSATION
FACTSHEETS
Supplementing the EXECUTIVE COMPENSATION STRATEGIES brochure, each of these brief, easily-accessible factsheets offers a summary of the key features of the different funding vehicles that can be used to provide an effective executive compensation program.

- Section 457(b) Private Nonqualified Deferred Compensation Plans A36328a
- Section 457(b) Public Nonqualified Deferred Compensation Plans A36328B
- Section 457(f) Nonqualified Deferred Compensation Plans A36328C
- Section 415(m) Excess Benefit Plans A36328D
- Split Dollar Life Insurance A36328E
- Section 403(b) Contributions for Former Employees A36328F
- Key Employee Life Insurance/COI Arrangements A36328G
- Executive Bonus Arrangements A36328H
- Supplemental Executive Retirement Plans for Public Employers A36328J

TIAA-CREF RETIREMENT
HEALTHCARE SAVINGS PLAN
BROCHURE
This brochure outlines the need for prefunding of healthcare costs for retirees and describes TIAA-CREF’s response to this need, our Retirement Healthcare Savings Plan.

Inventory #: A37342

* May not be currently available in all states.
403(b) PLAN FUNDAMENTALS: Your Guide to Compliance
A comprehensive overview of the regulatory requirements relating to 403(b) plans. Divided into specific sections, and including a glossary and FAQs section.
Inventory #: A36692

403(b) PLAN FUNDAMENTALS: Your Guide to Compliance
Update: Loan Administration and Hardship Withdrawals
This supplement to the guide provides more detail about the requirements relating to administration of loans and hardship withdrawals under the final 403(b) regulations, and the TIAA-CREF Compliance Coordinator service.
Multivendor Version: For plans with more than one service provider.
Exclusive Version: For plans using TIAA-CREF as the sole service provider.

KEEPING YOUR PLAN IN SHAPE
This guide provides administrators with assistance for testing 403(b) retirement plans for compliance with nondiscrimination requirements. It gives comprehensive directions for testing plans for compliance with the new nondiscrimination rules that will generally apply to 403(b) plans for plan years beginning on or after January 1, 2009.

COMPLIANCE COORDINATOR BROCHURE
The brochure gives an overview of TIAA-CREF Compliance Coordinator, a web-based tool designed to help administrators of multi-vendor plans satisfy the loan and hardship withdrawal requirements of the final 403(b) regulations, by aggregating, tracking and reporting loan and hardship withdrawal activity across participating providers.
Inventory #: A37104

ADMINISTRATOR LIBRARY SERIES
These concise, clear and informative brochures provide a basic regulatory background in areas that directly relate to plan administration.

2009 TAX GUIDE
Issued annually, the guide provides current figures for basic tax categories, including income, gift and estate tax rates, personal exemptions, tax credits, and pension and IRA contributions.
Inventory #: A38225
TIAA-CREF’S GENERAL CAPABILITIES

CAPABILITIES BROCHURE
Achieving Your Financial Goals
Describes TIAA-CREF’s products and services that your employees can use to save and invest for retirement, education and estate planning.

Audience: Employees who want to learn about TIAA-CREF’s products and services.

Inventory #: A35215

CAPABILITIES BROCHURE
Achieving Your Financial Goals (small version)
A brief overview of TIAA-CREF’s financial products and services.

Audience: Employees who are interested in short descriptions of TIAA-CREF’s products and services.

Inventory #: A11455

WELCOME TO TIAA-CREF
An overview of the range of financial accounts and services available through TIAA-CREF retirement plans.

Audience: Your employees who open a TIAA-CREF retirement account will automatically receive this guide.

Inventory #: A10545

BEFORE YOU MAKE THAT MOVE...
KNOW THE FACTS
Highlights the unique value of TIAA-CREF’s products and services and helps your employees compare them to those of other financial services providers.

Audience: Your employees who are considering transferring funds out of TIAA-CREF.

Inventory #: A11042

MANAGING YOUR ACCOUNTS ONLINE WITH TIAA-CREF
Introduces your employees to the benefits and how-tos of managing their accounts online.

Audience: Your employees who are interested in TIAA-CREF’s online resources.

Inventory #: A10545
SAVING FOR RETIREMENT

SAVING FOR RETIREMENT
An overview of TIAA-CREF’s retirement savings products, as well as a discussion of the need to plan and save for retirement.

Audience: Your employees who need to learn about the importance of saving for retirement and the products and investment choices available.

Inventory #: A11419

BUILDING YOUR PORTFOLIO
An introduction to the fundamentals of asset allocation and investing.

Audience: Your employees who need information about creating an investment portfolio that reflects their goals and risk tolerance.

Inventory #: A30211

TAX-DEFERRED ANNUITIES — How much can you contribute?
Helps readers determine how much they can contribute to a 401(k) or 403(b) account — including calculation of the catch-up and 15-year rules.

Audience: Any of your employees who want to know their 401(k) or 403(b) account contribution limits.

Inventory #: A10642

INTELLIGENT VARIABLE ANNUITY PRODUCT GUIDE
Explains the benefits of using a deferred variable after-tax annuity from TIAA-CREF Life Insurance Company to supplement employer-sponsored retirement plans and IRAs.

Audience: Any of your employees who want to know more about the Intelligent Variable Annuity and the investments it offers.

Available through the Insurance Planning Center by calling 877 825-0411

TIAA-CREF NO-FEE IRA
Explains the benefits of our no-fee IRA — honest, objective advice, low costs, wide selection of investments, and the option of guaranteed retirement income.

Audience: Your employees who do not have an IRA with TIAA-CREF and are interested in opening one and/or rolling over an existing qualified account.

Inventory #: A35739

DO MORE FOR YOUR RETIREMENT CALCULATOR
Explains the advantages of making additional contributions to a Tax-Deferred Annuity. Shows how different levels of savings and rates of return impact retirement savings and taxable income over time.

Audience: Your employees who want to learn how increasing Tax-Deferred Annuity contributions improves their retirement preparedness and reduces taxable income.

Inventory #: A10902

MOVING ON BROCHURE
Highlights TIAA-CREF’s advantages and informs your employees about how TIAA-CREF can help them reach their financial goals, even though they are leaving to work for a new employer.

Audience: Employees leaving their current employer.

Inventory #: A11126

TRANSFER PAYOUT ANNUITIES
Describes the Transfer Payout Annuity to help participants decide if it fits into their retirement planning.

Audience: Employees with savings in TIAA Traditional who want to withdraw funds.

Inventory #: A9852
TIAA TRADITIONAL EARNINGS
Helps your employees understand how to calculate earnings in the TIAA Traditional Annuity. A step-by-step worksheet walks them through the calculation, making it easier to understand how the TIAA Traditional Annuity works.

**Audience:** Any of your employees who are interested in learning how TIAA Traditional interest is calculated.

**Inventory #: A10754**

LOANS FROM YOUR TIAA-CREF RETIREMENT ACCOUNTS
Provides details on retirement loans and what participants should consider before taking a loan.

**Audience:** Your employees who are interested in learning about loans available through their retirement accounts.

**Inventory #: A10299**

LIVING WELL IN RETIREMENT
For employees who are close to retirement, this brochure will help them assess their financial situation and choose their retirement income options.

**Audience:** Any of your employees who are within five years of retirement who want more information about retirement income.

**Inventory #: A11421**

LIFETIME RETIREMENT INCOME
Provides detailed information on lifetime income and how each option works. Walks readers through retirement illustrations and highlights other income choices.

**Audience:** Your employees who are within five years of retirement who are considering lifetime income.

**Inventory #: A10274**

MINIMUM DISTRIBUTION: Making it Simple
Discusses TIAA-CREF's Minimum Distribution Option, which preserves tax-deferred savings as long as possible, and automatically pays the minimum amount required to satisfy federal rules.

**Audience:** Any of your employees who are nearing age 70 1/2 and those subject to the required minimum distribution.

**Inventory #: A10620**
INVESTING FOR LIFE’S GOALS

An overview of TIAA-CREF’s investment options for other financial goals. Shows how TIAA-CREF’s Brokerage Services can help your employees plan for their financial needs outside of retirement.

Audience: Any of your employees who express interest in saving for goals other than retirement.

Inventory #: A11424

YOUR PERSONAL FINANCIAL ORGANIZER

Includes worksheets and tables to help your employees organize their finances and plan for their future.

Audience: Your employees who want to organize their finances.

Inventory #: A9428

SAVING FOR EDUCATION

In-depth information on developing a practical college savings plan, including costs, financial aid, tax-advantaged savings programs and other savings vehicles.

Audience: Any of your employees who need basic information about saving for higher education.

Inventory #: A11423

BUILDING YOUR FINANCIAL FUTURE

Promotes our self-directed offering and the important part it plays in building a participant’s financial future. It provides an overview of the benefits, cash solutions accounts, and the wide range of investment choices, including stocks, bonds, mutual funds and CDs.

Audience: Employees interested in Brokerage Services.

Inventory #: A10959

TIAA-CREF CASH SOLUTIONS ACCOUNT

Describes how a Cash Solutions Account — an asset management tool within our brokerage services — can provide optimized cash management through one complete view of financial data, as well as benefits such as unlimited check writing, daily cash sweeps and direct deposit.

Audience: Any of your employees who are interested in an asset management tool.

Inventory #: A36451
PROTECTING AGAINST THE UNEXPECTED

PROTECTING AGAINST THE UNEXPECTED
Shows how insurance fits into financial planning. Helps identify life events that change insurance needs and walks readers through how to set up the right policy and coverage amount for different situations.

**Audience:** Any of your employees who need insurance coverage.

**Inventory #: A11422**

GUIDE TO PLANNING AND CHOOSING LIFE INSURANCE
Provides an overview of TIAA-CREF Life Insurance Company’s products and how they can be used by your employees for their financial planning.

**Audience:** Your employees who need to evaluate their types of life insurance and match the right policy to their needs.*

TIAA-CREF INVESTMENT HORIZON ANNUITY PRODUCT GUIDE
Reviews the benefits and features of the only TIAA-CREF Life Insurance Company’s after-tax annuity that offers a guaranteed interest rate.

**Audience:** Any of your employees who want to know more about the TIAA-CREF Investment Horizon Annuity and how it can fit into their long-term retirement saving plan.*

ANNUAL RENEWABLE TERM LIFE INSURANCE
Provides in-depth information on the features and benefits of Annual Renewable Term Life Insurance from TIAA-CREF Life Insurance Company.

**Audience:** Those with short-term insurance needs or limited cash flow in relation to the amount of coverage needed.*

WHY LEVEL TERM LIFE INSURANCE?
Gives in-depth information on the features and benefits of Level Term life insurance from TIAA-CREF Life Insurance Company.

**Audience:** Your employees who need life insurance that offers guaranteed level premiums and protection that is temporary in nature.*

UNIVERSAL LIFE (UL) INSURANCE PRODUCT GUIDE
Provides an overview of the mechanics of a typical UL policy and the features and benefits of the TIAA-CREF Life Insurance Company’s Intelligent Life Universal Life insurance product.

**Audience:** Your employees who need permanent life insurance to provide a death benefit and are seeking cash value growth through market interest rates.*

* Individuals interested in Life Insurance or After-Tax Annuities should call our Insurance Planning Center at 877 825-0411.
PROTECTING AGAINST THE UNEXPECTED

SURVIVORSHIP UNIVERSAL LIFE INSURANCE
Gives in-depth information on the features and benefits of Survivorship (dual-life) Universal Life product from TIAA-CREF Life Insurance Company.
Audience: For your employees whose estate planning indicates a need to fund estate expenses through a death benefit payable upon the death of the second-to-die, and are seeking cash value growth through market interest rates.*

VARIABLE UNIVERSAL LIFE (VUL) INSURANCE PRODUCT GUIDE
This cornerstone brochure provides details on Intelligent Life VUL product specifics, benefits, features, tax advantages, riders and fees/charges from TIAA-CREF Life Insurance Company.
Audience: For any of your employees who need permanent insurance to provide a death benefit, and are seeking to build long-term cash value through the risk/reward tradeoff associated with variable investments.*

SURVIVORSHIP VARIABLE UNIVERSAL LIFE (VUL) INSURANCE
Gives in-depth information on the features and benefits of our Survivorship (dual-life) Variable Universal Life product from TIAA-CREF Life Insurance Company.
Audience: For your employees whose estate planning indicates a need to fund estate expenses through a death benefit payable upon the death of the second-to-die, and are seeking to build cash value through the use of variable investments.*

BUILDING YOUR LEGACY

BUILDING YOUR LEGACY
Helps participants understand the fundamentals of estate planning, by explaining how to use wills, trusts and power of attorney. The booklet helps readers organize and complete their financial picture.
Audience: Your employees who are nearing or in retirement who are ready to begin estate planning.
Inventory #: A11420

MAKING CHANGES TO YOUR ANNUITY INCOME
An overview of the changes beneficiaries can make to their annuity income.
Audience: Beneficiaries who want to explore how to change their annuity income allocation.
Inventory #: A30141

AFTER A LOVED ONE PASSES AWAY
Provides support and information on coping with the death of a family member or friend. Helps the beneficiaries make the necessary financial decisions in a timely manner.
Audience: Beneficiaries who need general information about getting their paperwork in order, as well as next steps to take.
Inventory #: A8962

* Individuals interested in Life Insurance or After-Tax Annuities should call our Insurance Planning Center at 877 825-0411.
GENERAL ENROLLMENT

RETIREMENT ANNUITY/GROUP RETIREMENT ANNUITY ENROLLMENT BROCHURE
Contributions to these employer plans are tax deferred. Usually the employer contributes on the participant’s behalf. This booklet includes enrollment, transfer, and conversion forms plus prospectuses and current performance information.

Audience: Your employees who are ready to enroll in their employer-sponsored plan.

SUPPLEMENTAL RETIREMENT ANNUITY/GROUP SUPPLEMENTAL RETIREMENT ANNUITY ENROLLMENT BROCHURE
Tax-deferred employer-sponsored plans that allow participants to save for retirement beyond the employer’s basic retirement plan. This booklet includes enrollment, transfer, and conversion forms plus prospectuses and current performance information.

Audience: Participants and prospects who are ready to add supplemental tax-advantaged savings to their retirement plan.

457(b) PUBLIC ENROLLMENT KIT BROCHURE
Deferred compensation plans that allow participants to save for retirement beyond their employer’s basic retirement plan. This booklet includes enrollment, transfer, and conversion forms plus prospectuses and current performance information.

Audience: Public employees who want additional tax-advantaged retirement savings.

457(b) PRIVATE ENROLLMENT KIT BROCHURE
Deferred compensation plans that allow participants to save for retirement beyond their employer’s basic retirement plan. This booklet includes enrollment, transfer, and conversion forms plus prospectuses, and current performance information.

Audience: Employees at private entities who want tax-advantaged retirement savings in addition to their employer’s basic plan.

IRA ENROLLMENT BROCHURE
For opening a new IRA to supplement employer-sponsored retirement plans. A brokerage window is also available for additional investment choices and flexibility.

Audience: Any of your employees with new or rollover assets, who want to invest in TIAA-CREF or mutual funds from other financial services companies.

BROKERAGE SERVICES ENROLLMENT KIT:
For opening a new brokerage account to help participants and prospective participants meet financial needs outside retirement.

Audience: Any of your employees who want to begin saving for goals other than retirement and are ready to open a Brokerage Services account.

Enrollment material should be ordered through normal channels. All other enrollment information can be obtained at tiaa-cref.org or by calling 800 842-2776.
BROKERAGE IRA ENROLLMENT
For opening a new Brokerage IRA to supplement employer-sponsored retirement plans.

Audience: Your employees with new or rollover assets who want to invest in outside funds and are ready to open a Brokerage Services IRA.

YOUR TIAA-CREF AFTER-TAX RETIREMENT ANNUITY
These annuities offer tax-deferred growth and a choice of distribution options beyond what’s offered in retirement plans.

Audience: Participants who want to continue contributing to their TIAA-CREF retirement accounts after leaving their employer, or who already contribute the maximum to qualified retirement plans or IRAs.

457(f) ENROLLMENT BROCHURE
Deferred compensation plans that allow employees to save for retirement beyond their employer’s basic retirement plan. This booklet includes enrollment, transfer, and conversion forms plus prospectuses and current performance information.

Audience: Your employees who want tax-advantaged retirement savings in addition to their basic retirement plan.

KEOGH ENROLLMENT BROCHURE
Tax-deferred retirement plans for self-employed individuals and their employees. TIAA-CREF offers two types of Keogh plans — profit sharing and money purchase.

Audience: Any of your employees who have a self-employment income plan, who are ready to establish tax-deferred savings.

KEOGH WORKSHEETS
Designed to help calculate maximum deductibles for Keogh contributions.

Audience: Employees interested in Keogh plans.

Inventory #: A10368

Enrollment material should be ordered through normal channels. All other enrollment information can be obtained at tiaa-cref.org or by calling 800 842-2776.
TOOLS FOR ADMINISTRATORS

TIAA-CREF provides a number of publications designed specifically to give you the information you need and to help ease plan administration. To view a list of our administrator publications, go to tiaa-cref.org/administrators, select Resource Center and click on Bookstore, where you can view, download, print or order hard copies of select publications.

For help with meeting your regulatory and compliance requirements, go to tiaa-cref.org/administrators and click on Resource Center.

EDUCATION AND SUPPORT FOR YOUR EMPLOYEES

We take seriously the responsibility of engaging and educating your employees to ensure they have the knowledge and confidence to manage their accounts to and through retirement. We offer an array of publications for employees in the Education and Support section of the TIAA-CREF website at tiaa-cref.org. The Education and Support section can also be used to access our transactional suite of participant forms by clicking on Forms.
TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Life Insurance and after tax annuity products are issued by TIAA-CREF Life Insurance Company, New York, NY.

Investment products are not FDIC insured, may lose value and are not bank guaranteed. 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 for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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