



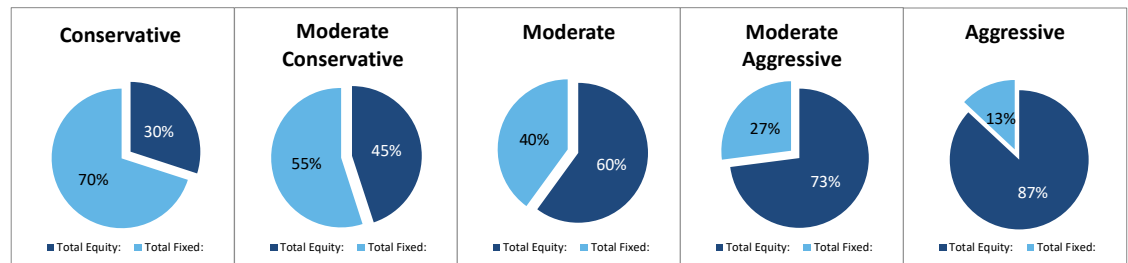
TIAA Investment Management Group

Asset Allocation Models

The Intelligent Variable Annuity • Current Active asset allocation models performance ending December 31, 2022

The performance data quoted here represents past performance and is not an estimate or guarantee of future performance. Your contract value and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific portfolios you choose so that your contract, when redeemed, may be worth more or less than the amount of your purchase payments. Current performance may be lower or higher than the performance data quoted herein. Investment options may change over time and may be different from previous models.

Model Hypothetical* Historical Performance	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
YTD	-15.69%	-16.80%	-17.97%	-18.85%	-19.77%
1 Year	-15.69%	-16.80%	-17.97%	-18.85%	-19.77%
2 Year	-6.62%	-6.15%	-5.79%	-5.53%	-5.15%
3 Year	-1.02%	-0.04%	0.85%	1.48%	2.26%
4 Year	2.61%	3.94%	5.20%	6.14%	7.25%
5 Year	1.16%	1.92%	2.56%	2.93%	3.45%
Since Inception (02-05-2008)	3.67%	4.30%	4.83%	5.09%	5.41%



Model Fund Allocations	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
TIAA-CREF Life Growth Equity Fund	8%	12%	16%	19%	22%
PVC Equity Income Account - Class I	6%	10%	12%	14%	17%
Franklin Small Mid-Cap Growth VIP Fund	1%	2%	3%	3%	3%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio-Class I	2%	3%	4%	5%	6%
ClearBridge Variable Small Cap Growth-Class I	1%	1%	1%	1%	2%
Delaware VIP Small Cap Value-Std Class	1%	1%	2%	2%	2%
TIAA-CREF Life International Equity Fund	8%	12%	16%	21%	26%
Templeton Developing Markets VIP Fund	3%	4%	6%	8%	9%
Total Equity:	30%	45%	60%	73%	87%
TIAA-CREF Life Core Bond Fund	63%	49%	35%	23%	10%
PIMCO VIT Emerging Markets Bond Portfolio-Institutional Class	2%	2%	1%	1%	1%
Vanguard VIF High Yield Bond Portfolio	4%	3%	3%	2%	1%
TIAA-CREF Money Market Fund**	1%	1%	1%	1%	1%
Total Fixed:	70%	55%	40%	27%	13%
Total:	100%	100%	100%	100%	100%



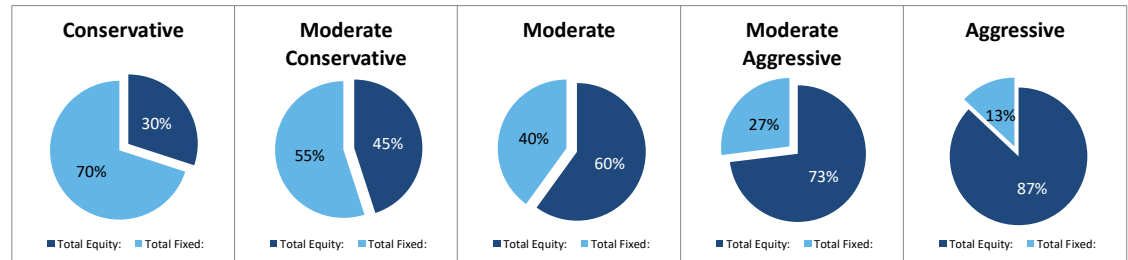
TIAA Investment Management Group

Asset Allocation Models

The Intelligent Variable Annuity • Current Passive asset allocation models performance ending December 31, 2022

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Model Hypothetical* Historical Performance	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
YTD	-14.99%	-15.76%	-16.36%	-17.05%	-17.90%
1 Year	-14.99%	-15.76%	-16.36%	-17.05%	-17.90%
2 Year	-5.84%	-4.78%	-3.74%	-3.16%	-2.51%
3 Year	-0.95%	0.24%	1.37%	2.14%	3.02%
4 Year	2.65%	4.22%	5.73%	6.85%	8.11%
5 Year	1.22%	2.12%	2.90%	3.38%	3.97%
Since Inception (02-05-2008)	3.57%	4.26%	4.82%	5.10%	5.42%



Model Fund Allocations	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
Vanguard VIF Equity Index	14%	22%	28%	33%	39%
Vanguard VIF Mid-Cap Index Portfolio	3%	5%	7%	8%	9%
Wanger Acorn	1%	1%	1%	1%	2%
DFA VA US Targeted Value Portfolio	1%	1%	2%	2%	2%
TIAA-CREF Life International Equity Fund	8%	12%	16%	21%	26%
Templeton Developing Markets VIP Fund	3%	4%	6%	8%	9%
Total Equity:	30%	45%	60%	73%	87%
Vanguard VIF Total Bond Market Index Portfolio	63%	49%	35%	23%	10%
PIMCO VIT Emerging Markets Bond	2%	2%	1%	1%	1%
Vanguard VIF High Yield Bond Portfolio	4%	3%	3%	2%	1%
TIAA-CREF Money Market Fund**	1%	1%	1%	1%	1%
Total Fixed:	70%	55%	40%	27%	13%
Total:	100%	100%	100%	100%	100%

	Indices YTD
S&P 500	-18.11%
MSCI ACWI ex US (for non-US equities)	-16.00%
Bloomberg US Aggregate Bond (for bonds)	-13.01%

The **S&P 500** Index is a market-capitalization-weighted index of the stocks of 500 leading companies in major industries of the U.S. economy. You cannot invest directly in any index. Index returns do not reflect a deduction for fees or expenses.

The **MSCI All-Country World ex-US** is a free-float adjusted market capitalization index designed to measure the equity market performance of developed markets and emerging markets, excluding the U.S. It includes securities from 44 countries comprising 23 developed and 31 emerging market countries.

The **Bloomberg US Aggregate Bond Index** is a broad-based index often used to represent investment grade bonds being traded in the United States.

*** The inception date for the variable investment options in the products is May 1, 2012. Model performance is hypothetical and based upon the assumption that the investment options were available before the inception date.**

**** You could lose money by investing in the TIAA-CREF Life Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

Must be accompanied by the most current Asset Allocation Guide.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment options and allocation percentages may change over time and may be different from previous models. Performance returns depicted are calculated based on the current models revised as of 5/1/20. Performance does not reflect previous model allocations.

Investment products are subject to market and other risk factors, including the possible loss of principal. Although asset allocation is intended to mitigate investment risk, implementation does not guarantee a profit or protect against a loss.

We encourage you to read the important standardized performance information that accompanies this material.

A current copy of the TIAA-CREF Life Insurance Company (TIAA Life) Intelligent Variable Annuity prospectus and the underlying funds prospectuses must accompany or precede this material.

Part or all of the investment management fees of the TIAA-CREF Life Money Market Fund may be voluntarily waived. Without this waiver, current and effective annualized yields and total returns would be lower. This fee waiver may be discontinued at any time without notice.

This Report is valid for TIAA Life's Intelligent Variable Annuity contract. The table shows hypothetical investment performance of the models that include the subaccounts of the TIAA Life Variable Annuity Separate Account after deductions for investment management fees, direct operating expenses of the subaccounts, and mortality and expense risk charges for the indicated periods. The resulting values applicable under a specific contract depend not only on the investment performance of the subaccounts, but also on administrative costs, mortality and expense risk charges, and GMD costs. See the prospectus for details. An individual's contract-level charges may be different than those reflected in the tables shown on the first page.

As with all variable annuities, your accumulation value can increase or decrease, depending on how the underlying investment subaccounts perform over time. TIAA Life doesn't guarantee the investment performance of the investment subaccounts, and you bear the entire investment risk including loss of principal.

Under the Intelligent Variable Annuity contract, you may allocate your deposits and accumulation value among the investment subaccounts of TIAA Life's Separate Account VA-1.

Each of the portfolios has a different investment objective which will affect its return and its risk. Many of the underlying investment options were active before February 5, 2008, the effective date of the Intelligent Variable Annuity contract. Where applicable, performance includes historical performance for periods before the investment option was available in the product, applying contract charges assessed at the separate account level to approximate the performance the investment option would have achieved inside the Separate Account.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributes securities products. Intelligent Variable Annuity, contract form series TCL-VA2, is issued by TIAA-CREF Life Insurance Company, 730 Third Avenue, New York, NY 10017. Each of the foregoing is solely responsible for its own financial condition and contractual obligations. Not available in all states.

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WFS-2394180PR-Y0922P



Intelligent Variable Annuity®

Current subaccount performance period ending December 31, 2022

The performance data quoted here represents past performance and is not an estimate or guarantee of future performance. Your contract value and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific portfolios you choose so that your contract, when redeemed, may be worth more or less than the amount of your purchase payments. Current performance may be lower or higher than the performance data quoted herein.

Subaccount	Inception date of subaccount	Subaccount average annual total return ¹						Adjusted historical fund average annual total return ^{1,2}	
		Ytd	1 year	3 year	5 year	10 year	Since inception of subaccount	Inception date of fund	Since inception of fund
Domestic equity									
Large-Cap									
Franklin Mutual Shares VIP-Class 1	2/5/2008	-7.71%	-7.71%	1.22%	2.80%	6.36%	4.63%	11/8/1996	6.26%
PVC Equity Income	2/5/2008	-11.03%	-11.03%	4.64%	6.78%	10.04%	7.74%	4/28/1998	7.88%
PSF PGIM Jennison Value Portfolio-Class II ³	2/5/2008	-8.80%	-8.80%	5.76%	5.67%	8.19%	5.72%	5/14/2001	5.49%
TIAA-CREF Life Large-Cap Value	10/28/2002	-7.65%	-7.65%	6.38%	5.62%	8.99%	8.19%	10/28/2002	8.19%
PSF PGIM Jennison Focused Blend Portfolio-Class II ⁴	2/5/2008	-26.48%	-26.48%	3.30%	5.68%	9.40%	7.29%	2/15/2000	6.44%
Neuberger Berman AMT Sustainable Equity Portfolio - I Class ⁵	4/30/2019	-18.94%	-18.94%	5.75%			7.15%	2/18/1999	6.76%
TIAA-CREF Life Growth & Income	4/3/2000	-22.70%	-22.70%	4.81%	6.54%	10.71%	5.65%	4/3/2000	5.65%
TIAA-CREF Life Social Choice	4/3/2000	-18.32%	-18.32%	7.10%	8.54%	11.25%	5.70%	4/3/2000	5.70%
TIAA-CREF Life Stock Index	1/4/1999	-19.67%	-19.67%	6.39%	8.07%	11.39%	6.40%	1/4/1999	6.40%
Janus Henderson Forty Portfolio	2/5/2008	-33.95%	-33.95%	3.79%	9.09%	12.33%	8.79%	5/1/1997	10.44%
ClearBridge Variable Aggressive Growth Portfolio	2/5/2008	-26.85%	-26.85%	-2.01%	1.28%	7.84%	6.89%	11/1/1999	6.12%
MFS Growth Series-Initial Class ⁶	2/5/2008	-32.04%	-32.04%	3.03%	8.92%	12.37%	9.85%	7/24/1995	8.73%
MFS Massachusetts Investors Growth Stock Portfolio - Initial Class	3/27/2015	-19.74%	-19.74%	6.97%	11.28%		11.04%	5/6/1998	6.73%
TIAA-CREF Life Growth Equity	4/3/2000	-33.32%	-33.32%	3.28%	7.27%	12.11%	3.82%	4/3/2000	3.82%
DFA VA US Large Value Portfolio	5/1/2012	-5.45%	-5.45%	5.39%	5.04%	10.05%	10.24%	1/12/1995	8.48%

Subaccount	Inception date of subaccount	Subaccount average annual total return ¹						Adjusted historical fund average annual total return ^{1,2}	
		Ytd	1 year	3 year	5 year	10 year	Since inception of subaccount	Inception date of fund	Since inception of fund
Domestic equity (cont.)									
Vanguard VIF Capital Growth Portfolio	12/12/2014	-15.99%	-15.99%	5.83%	7.92%		9.81%	12/3/2002	10.89%
Vanguard VIF Equity Index Portfolio	12/12/2014	-18.72%	-18.72%	6.86%	8.62%		9.68%	4/29/1991	9.02%
Vanguard VIF Total Stock Market Index Portfolio	5/1/2020	-20.07%	-20.07%				12.86%	1/8/2003	9.02%
Mid-Cap									
Neuberger Berman AMT Mid-Cap Intrinsic Value Portfolio - Class I	2/5/2008	-10.29%	-10.29%	4.65%	2.30%	7.74%	6.13%	8/22/2001	6.79%
Janus Henderson Mid Cap Value Portfolio	2/5/2008	-6.12%	-6.12%	3.24%	4.12%	7.87%	6.59%	5/1/2003	8.89%
PVC Mid-Cap Account - Class 1 ⁷	10/23/2009	-23.44%	-23.44%	3.96%	8.23%	11.87%	13.02%	12/18/1987	11.86%
Wanger Acorn ¹⁶	2/5/2008	-33.86%	-33.86%	-4.02%	2.45%	7.57%	6.90%	5/3/1995	9.55%
Wanger Select	2/5/2008	-35.22%	-35.22%	-4.98%	-0.81%	6.41%	5.00%	2/1/1999	7.77%
Matson Money U.S. Equity VI Portfolio	2/18/2014	-10.31%	-10.31%	7.10%	5.48%		6.81%	2/18/2014	6.81%
Vanguard VIF Mid-Cap Index Portfolio	12/12/2014	-19.31%	-19.31%	5.39%	6.54%		7.72%	1/8/1999	9.00%
Small-Cap									
Delaware VIP Small-Cap Value-Std Class	2/5/2008	-12.61%	-12.61%	4.42%	3.72%	8.56%	8.08%	12/27/1993	9.36%
Royce Capital Fund Micro-Cap Portfolio-Investment Class	2/5/2008	-22.90%	-22.90%	7.02%	5.66%	5.09%	4.45%	12/27/1996	8.59%
Royce Capital Fund Small-Cap Portfolio-Investment Class	2/5/2008	-9.74%	-9.74%	2.18%	2.77%	5.69%	5.66%	12/27/1996	8.61%
TIAA-CREF Life Small-Cap Equity	10/28/2002	-16.13%	-16.13%	5.26%	4.63%	9.60%	9.41%	10/28/2002	9.41%
Franklin Small-Mid Cap Growth VIP-Class 1	2/5/2008	-33.92%	-33.92%	3.84%	6.70%	9.53%	7.84%	11/1/1995	7.84%
ClearBridge Variable Small-Cap Growth Portfolio	2/5/2008	-29.27%	-29.27%	4.08%	7.89%	10.56%	9.35%	11/8/1999	8.21%
DFA VA US Targeted Value Portfolio	5/1/2012	-4.79%	-4.79%	10.97%	6.84%	10.39%	10.52%	10/3/1995	9.76%
Vanguard VIF Small Company Growth Portfolio	12/12/2014	-25.80%	-25.80%	1.04%	3.90%		6.92%	6/3/1996	9.11%
International equity									
Large-Cap									
Delaware VIP International Series-Std Class ⁸	12/11/2020	-17.83%	-17.83%				-5.60%	4/16/1990	
Templeton Developing Markets VIP-Class 1	2/5/2008	-22.17%	-22.17%	-5.16%	-1.99%	0.67%	0.68%	3/4/1996	2.32%
TIAA-CREF Life International Equity	4/3/2000	-17.20%	-17.20%	1.51%	-0.57%	3.68%	2.05%	4/3/2000	2.05%
Janus Henderson Overseas- Portfolio ⁶	2/5/2008	-9.15%	-9.15%	5.84%	4.83%	3.35%	1.25%	5/1/1994	7.57%
MFS Global Equity Series-Initial Class	2/5/2008	-18.22%	-18.22%	2.38%	4.55%	7.77%	6.73%	5/3/1999	6.62%
DFA VA International Value Portfolio	5/1/2012	-4.03%	-4.03%	3.23%	0.87%	3.87%	4.39%	10/3/1995	5.22%
John Hancock Emerging Markets Value Trust	12/12/2014	-12.16%	-12.16%	0.05%	-1.03%		2.30%	5/1/2007	1.58%
DFA VA Equity Allocation Portfolio	7/10/2017	-14.20%	-14.20%	5.75%	5.49%		7.07%	7/10/2017	7.07%
Vanguard VIF International Portfolio	5/1/2020	-30.54%	-30.54%				6.19%	6/3/1994	6.46%
Vanguard VIF Total International Stock Market Index Portfolio	5/1/2020	-16.52%	-16.52%				8.63%	9/7/2017	1.41%
Mid-Cap									
Wanger International	2/5/2008	-34.24%	-34.24%	-4.07%	-1.37%	3.35%	3.22%	5/3/1995	9.13%
DFA VA International Small Portfolio	5/1/2012	-18.14%	-18.14%	0.46%	-0.08%	5.39%	5.50%	10/3/1995	5.57%
Matson Money International Equity VI Portfolio	2/18/2014	-11.22%	-11.22%	0.94%	-0.77%		1.59%	2/18/2014	1.59%

Subaccount	Inception date of subaccount	Subaccount average annual total return ¹						Adjusted historical fund average annual total return ^{1,2}	
		Ytd	1 year	3 year	5 year	10 year	Since inception of subaccount	Inception date of fund	Since inception of fund
Fixed income									
LVIP Delaware Diversified Income Fund- Std Class ⁹	2/5/2008	-14.37%	-14.37%	-2.49%	-0.19%	0.74%	2.91%	5/16/2003	3.60%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) – Inst. Class	2/5/2008	-11.40%	-11.40%	-2.51%	-1.36%	-0.76%	1.74%	1/31/2006	2.51%
TIAA-CREF Life Core Bond ¹⁰	7/21/2003	-13.73%	-13.73%	-3.08%	-0.47%	0.76%	2.49%	7/8/2003	2.40%
PIMCO Real Return-Inst Class	2/5/2008	-12.30%	-12.30%	0.83%	1.50%	0.45%	2.36%	4/10/2000	4.47%
Western Asset Variable GL High Yield Bond Portfolio - Class I	2/5/2008	-14.24%	-14.24%	-2.69%	0.01%	1.89%	3.97%	5/1/1998	4.70%
T. Rowe Price Limited-Term Bond Portfolio	3/5/2012	-5.09%	-5.09%	-0.56%	0.51%	0.30%	0.37%	5/13/1994	2.71%
DFA VA Global Bond Portfolio	5/1/2012	-6.89%	-6.89%	-2.61%	-0.66%	0.15%	0.37%	1/12/1995	3.36%
DFA VA Short-Term Fixed Portfolio	5/1/2012	-1.75%	-1.75%	-0.85%	0.10%	-0.02%	-0.02%	10/3/1995	1.78%
PIMCO VIT Emerging Markets Bond Portfolio - Inst. Class	11/1/2013	-16.09%	-16.09%	-4.73%	-1.29%		1.24%	4/30/2012	1.35%
Matson Money Fixed Income VI Portfolio	2/18/2014	-7.60%	-7.60%	-2.40%	-0.69%		-0.48%	2/18/2014	-0.48%
Vanguard VIF High Yield Bond Portfolio	12/12/2014	-9.90%	-9.90%	-0.83%	1.63%		3.03%	6/3/1996	4.82%
Vanguard VIF Total Bond Market Index Portfolio	12/12/2014	-13.73%	-13.73%	-3.41%	-0.68%		0.10%	4/29/1991	4.04%
Vanguard VIF Global Bond Index Portfolio	5/1/2020	-13.65%	-13.65%				-5.48%	9/7/2017	-0.74%
Balanced									
Franklin Income VIP-Class 1	2/5/2008	-5.80%	-5.80%	3.21%	3.94%	5.15%	5.01%	1/24/1989	7.49%
Calamos Growth & Income ¹¹	2/5/2008	-19.55%	-19.55%	5.71%	6.98%	7.70%	6.40%	5/19/1999	6.71%
PIMCO All Asset-Inst Class	2/5/2008	-12.18%	-12.18%	3.00%	2.75%	2.79%	3.75%	1/31/2006	4.00%
DFA VA Global Moderate Allocation Portfolio	11/1/2013	-11.49%	-11.49%	3.59%	3.85%		4.73%	4/8/2013	5.34%
TIAA-CREF Life Balanced	2/14/2014	-17.09%	-17.09%	0.88%	2.65%		4.15%	1/31/2014	4.34%
Vanguard VIF Balanced Portfolio	5/1/2020	-14.81%	-14.81%				7.45%	5/23/1991	7.78%
Vanguard VIF Conservative Allocation Portfolio	5/1/2020	-15.40%	-15.40%				1.15%	10/19/2011	4.43%
Vanguard VIF Moderate Allocation Portfolio	5/1/2020	-16.43%	-16.43%				4.45%	10/19/2011	6.11%
Sector specific									
MFS Utilities Series-Initial Class	2/5/2008	0.15%	0.15%	6.14%	8.35%	7.98%	6.67%	1/3/1995	10.30%
TIAA-CREF Life Real Estate	10/28/2002	-29.05%	-29.05%	-0.32%	4.24%	6.66%	8.82%	10/28/2002	8.82%
PSF Natural Resources Portfolio-Class II ¹²	2/5/2008	20.82%	20.82%	18.62%	8.20%	1.13%	-0.21%	4/28/2005	5.04%
VY CBRE Global Real Estate Portfolio-Class I ¹⁵	5/1/2010	-25.40%	-25.40%	-1.93%	1.24%	3.03%	4.56%	1/3/2006	3.58%
PIMCO VIT Commodity Real Return Strategy Portfolio - Inst. Class	11/1/2013	8.14%	8.14%	13.12%	6.53%		-0.41%	4/30/2012	-1.77%
Credit Suisse Trust-Commodity Return Strategy Portfolio	11/1/2013	15.34%	15.34%	12.82%	5.99%		-0.74%	2/28/2006	-1.47%
T. Rowe Price Health Sciences Portfolio I	12/12/2014	-13.00%	-13.00%	8.02%	10.18%		9.46%	12/29/2000	10.42%
Vanguard VIF Real Estate Index Portfolio	12/12/2014	-26.74%	-26.74%	-1.16%	3.07%		3.77%	1/8/1999	8.30%
Other									
TIAA-CREF Life Money Market (Current yield 3.45%, Effective Yield 3.53%) ^{13,14}	7/21/2003	0.86%	0.86%	0.02%	0.53%	0.07%	0.71%	7/8/2003	0.70%

Subaccount	Inception date of subaccount	Subaccount average annual total return ¹					Since inception of subaccount	Adjusted historical fund average annual total return ^{1,2}	
		Ytd	1 year	3 year	5 year	10 year		Inception date of fund	Since inception of fund

1 Performance data represents past performance only. Some subaccounts have experienced high returns due to unusually favorable market conditions which may not continue to exist. There is no assurance that this performance will be repeated in the future.

2 Performance includes hypothetical performance for periods before the investment option was available in the product, applying contract charges assessed at the Separate Account level to approximate the performance this investment option would have achieved. The method of calculating extended performance may vary over time.

3 Effective April 26, 2021, the Prudential Series Fund - Value Portfolio became PSF PGIM Jennison Value Portfolio.

4 Effective April 26, 2021, the Prudential Series Fund - Jennison 20/20 Focus Portfolio became PSF PGIM Jennison Focused Blend Portfolio.

5 Effective May 1, 2019 Neuberger Berman AMT Large Cap Value Portfolio - Class I merged with Neuberger Berman AMT Sustainable Equity Portfolio - I Class and is closed to new investors.

6 Closed to new investors effective February 18, 2013.

7 Closed to new investors effective August 15, 2013.

8 Effective December 11, 2020, Delaware VIP International Value Equity Series - Standard Class merged with Delaware VIP International Series - Standard Class and is closed to new investors.

9 LVIP Delaware Diversified Income Fund – Std Class has adopted the historical performance of the Delaware VIP Diversified Income Series – Std Class as the result of a reorganization on May 1, 2021.

10 Formerly TIAA-CREF Life Bond.

11 Effective July 30, 2012, the Calamos Growth & Income Portfolio is closed to new investors.

12 Effective April 26, 2021, the Prudential Series Fund - Natural Resources Portfolio became PSF Natural Resources Portfolio.

13 The 7-Day Current Yield of 3.45% is as of 12/31/2022 (Effective Yield 3.53%). The yield quotation more closely reflects the current earnings of the fund than does the total real return quotation.

14 You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

15 Effective May 1, 2022, the VY Clarion Global Real Estate Portfolio-Class I became VY CBRE Global Real Estate Portfolio-Class I.

16 Effective May 1, 2022, Wanger USA became Wanger Acorn.



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Under the Intelligent Variable Annuity contract, you may allocate your deposits and accumulation value among the investment subaccounts of TIAA Life's Separate Account VA-1.

TIAA Life's Intelligent Variable Annuity contract owners may invest in one or more subaccounts and the assets are then invested in a corresponding underlying portfolio. Each of the portfolios has a different investment objective which will affect its return and its risk.

Many of the underlying investment options were active before February 5, 2008, the effective date of the Intelligent Variable Annuity contract. Where applicable, performance includes historical performance for periods before the investment option was available in the product, applying contract charges assessed at the separate account level to approximate the performance the investment option would have achieved inside the Separate Account.

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