



Intelligent Variable Annuity®

Current subaccount performance period ending May 31, 2021

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	19.03%	43.04%	8.05%	8.52%	7.67%	5.84%	11/8/1996	7.04%
PVC Equity Income	2/5/2008	13.84%	41.88%	13.63%	13.72%	11.53%	9.11%	4/28/1998	8.68%
Prudential Series Fund-Value Portfolio-Class II	2/5/2008	18.28%	43.61%	11.27%	11.66%	8.23%	6.62%	5/14/2001	6.07%
TIAA-CREF Life Large-Cap Value	10/28/2002	18.99%	45.45%	10.96%	11.00%	9.72%	9.05%	10/28/2002	9.05%
Prudential Series Fund-Jennison 20/20 Focus Portfolio-Class II	2/5/2008	6.86%	41.21%	16.30%	17.07%	11.57%	10.07%	2/15/2000	8.09%
Neuberger Berman AMT Sustainable Equity Portfolio - I Class ³	4/30/2019	12.43%	44.95%				19.75%	2/18/1999	7.84%
TIAA-CREF Life Growth & Income	4/3/2000	11.64%	42.55%	15.48%	15.82%	13.31%	6.83%	4/3/2000	6.83%
TIAA-CREF Life Social Choice	4/3/2000	12.90%	42.68%	17.69%	16.68%	12.89%	6.62%	4/3/2000	6.62%
TIAA-CREF Life Stock Index	1/4/1999	12.04%	42.89%	17.22%	16.56%	13.45%	7.40%	1/4/1999	7.40%
Janus Henderson Forty Portfolio	2/5/2008	9.00%	43.09%	23.96%	22.21%	16.95%	12.39%	5/1/1997	12.57%
ClearBridge Variable Aggressive Growth Portfolio	2/5/2008	11.71%	36.88%	13.02%	12.51%	12.33%	10.45%	11/1/1999	8.23%
MFS Growth Series-Initial Class ⁴	2/5/2008	6.77%	32.08%	21.14%	20.96%	16.17%	13.16%	7/24/1995	10.33%
MFS Massachusetts Investors Growth Stock Portfolio - Initial Class	3/27/2015	9.63%	37.44%	21.44%	19.04%		15.68%	5/6/1998	7.61%
TIAA-CREF Life Growth Equity	4/3/2000	7.55%	41.83%	21.94%	21.59%	17.01%	5.77%	4/3/2000	5.77%
DFA VA US Large Value Portfolio	5/1/2012	22.10%	49.86%	9.99%	11.96%		12.41%	1/12/1995	9.11%

¹ Intelligent Variable Annuity

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Domestic equity (cont.)									
Vanguard VIF Capital Growth Portfolio	12/12/2014	13.81%	46.24%	15.94%	18.14%		14.37%	12/3/2002	12.58%
Vanguard VIF Equity Index Portfolio	12/12/2014	12.31%	39.34%	17.15%	16.30%		13.56%	4/29/1991	9.80%
Vanguard VIF Total Stock Market Index Portfolio	5/1/2020	12.15%	43.03%				50.06%	1/8/2003	10.54%
Mid-Cap									
Neuberger Berman AMT Mid-Cap Intrinsic Value Portfolio - Class I	2/5/2008	26.19%	62.69%	6.26%	8.57%	8.26%	7.39%	8/22/2001	7.70%
Janus Henderson Mid Cap Value Portfolio	2/5/2008	16.18%	38.75%	8.74%	9.96%	8.23%	7.72%	5/1/2003	9.94%
PVC Mid-Cap Account - Class 1 ⁵	10/23/2009	10.44%	38.52%	19.53%	17.68%	14.82%	16.38%	12/18/1987	12.94%
Wanger U.S.A.	2/5/2008	4.78%	41.74%	13.79%	17.01%	12.01%	10.88%	5/3/1995	11.78%
Wanger Select	2/5/2008	3.62%	29.36%	11.74%	15.12%	10.60%	8.99%	2/1/1999	10.39%
Matson Money U.S. Equity VI Portfolio	2/18/2014	24.32%	63.34%	10.84%	12.65%		9.26%	2/18/2014	9.26%
Vanguard VIF Mid-Cap Index Portfolio	12/12/2014	12.94%	46.11%	15.33%	14.48%		11.83%	1/8/1999	10.28%
Small-Cap									
Delaware VIP Small-Cap Value-Std Class	2/5/2008	27.85%	71.54%	8.88%	11.99%	9.97%	9.83%	12/27/1993	10.29%
Royce Capital Fund Micro-Cap Portfolio-Investment Class	2/5/2008	23.29%	80.84%	14.60%	15.00%	6.10%	6.69%	12/27/1996	10.13%
Royce Capital Fund Small-Cap Portfolio-Investment Class	2/5/2008	26.82%	68.59%	5.95%	9.13%	6.73%	7.10%	12/27/1996	9.61%
TIAA-CREF Life Small-Cap Equity	10/28/2002	20.19%	68.94%	11.54%	14.64%	11.02%	11.11%	10/28/2002	11.11%
Franklin Small-Mid Cap Growth VIP-Class 1	2/5/2008	1.97%	40.84%	22.62%	19.52%	12.96%	11.65%	11/1/1995	9.80%
ClearBridge Variable Small-Cap Growth Portfolio	2/5/2008	8.23%	53.56%	19.77%	21.98%	15.00%	13.14%	11/8/1999	10.43%
DFA VA US Targeted Value Portfolio	5/1/2012	33.68%	90.70%	10.83%	13.20%		12.61%	10/3/1995	10.44%
Vanguard VIF Small Company Growth Portfolio	12/12/2014	11.19%	52.52%	14.00%	17.39%		13.46%	6/3/1996	10.94%
International equity									
Large-Cap									
Delaware VIP International Series-Std Class ⁶	12/11/2020	9.99%						4/16/1990	
Templeton Developing Markets VIP-Class 1	2/5/2008	7.33%	53.38%	12.00%	15.55%	3.93%	3.70%	3/4/1996	4.04%
TIAA-CREF Life International Equity	4/3/2000	10.36%	46.72%	6.28%	8.99%	5.10%	3.13%	4/3/2000	3.13%
Janus Henderson Overseas- Portfolio ⁴	2/5/2008	13.49%	55.20%	11.66%	13.74%	2.04%	2.17%	5/1/1994	8.44%
MFS Global Equity Series-Initial Class	2/5/2008	12.30%	41.42%	14.42%	13.28%	10.28%	8.90%	5/3/1999	7.91%
DFA VA International Value Portfolio	5/1/2012	18.98%	53.05%	4.17%	8.67%		5.82%	10/3/1995	5.77%
John Hancock Emerging Markets Value Trust	12/12/2014	15.35%	55.55%	4.93%	10.85%		5.65%	5/1/2007	3.01%
DFA VA Equity Allocation Portfolio	7/10/2017	16.46%	50.61%	12.60%			12.77%	7/10/2017	12.77%
Vanguard VIF International Portfolio	5/1/2020	2.55%	58.33%				69.57%	6/3/1994	8.49%
Vanguard VIF Total International Stock Market Index Portfolio	5/1/2020	9.87%	42.15%				47.37%	9/7/2017	7.60%
Mid-Cap									
Wanger International	2/5/2008	10.01%	42.84%	9.08%	10.92%	6.79%	6.36%	5/3/1995	11.18%
DFA VA International Small Portfolio	5/1/2012	13.58%	49.07%	6.95%	9.91%		8.83%	10/3/1995	6.74%
Matson Money International Equity VI Portfolio	2/18/2014	15.48%	50.15%	4.26%	8.20%		3.85%	2/18/2014	3.85%

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Fixed income									
LVIP Delaware Diversified Income Fund- Std Class ⁷	2/5/2008	-2.03%	3.91%	5.65%	3.82%	3.16%	4.46%	5/16/2003	4.81%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) – Inst. Class	2/5/2008	-0.61%	10.73%	3.91%	3.18%	1.71%	3.20%	1/31/2006	3.86%
TIAA-CREF Life Core Bond ⁸	7/21/2003	-1.86%	2.66%	4.87%	3.25%	3.14%	3.55%	7/8/2003	3.45%
PIMCO Real Return-Inst Class	2/5/2008	1.14%	7.86%	6.12%	4.27%	2.84%	3.36%	4/10/2000	5.27%
Western Asset Variable GL High Yield Bond Portfolio - Class I	2/5/2008	1.23%	12.80%	6.42%	6.54%	4.71%	5.71%	5/1/1998	5.75%
T. Rowe Price Limited-Term Bond Portfolio	3/5/2012	0.37%	3.57%	2.97%	1.80%		1.10%	5/13/1994	3.10%
DFA VA Global Bond Portfolio	5/1/2012	0.04%	0.37%	1.91%	1.22%		1.41%	1/12/1995	3.92%
DFA VA Short-Term Fixed Portfolio	5/1/2012	-0.24%	-0.59%	0.86%	0.60%		0.23%	10/3/1995	1.98%
PIMCO VIT Emerging Markets Bond Portfolio - Inst. Class	11/1/2013	-1.65%	10.78%	5.66%	5.45%		4.06%	4/30/2012	3.72%
Matson Money Fixed Income VI Portfolio	2/18/2014	-1.02%	-0.03%	2.03%	0.97%		0.63%	2/18/2014	0.63%
Vanguard VIF High Yield Bond Portfolio	12/12/2014	0.73%	9.85%	6.11%	5.73%		5.11%	6/3/1996	5.47%
Vanguard VIF Total Bond Market Index Portfolio	12/12/2014	-2.68%	-1.09%	4.40%	2.54%		2.38%	4/29/1991	4.75%
Vanguard VIF Global Bond Index Portfolio	5/1/2020	-2.68%	-0.90%				-0.58%	9/7/2017	2.85%
Balanced									
Franklin Income VIP-Class 1	2/5/2008	10.47%	24.73%	6.88%	7.94%	5.95%	5.69%	1/24/1989	7.89%
Calamos Growth & Income ⁹	2/5/2008	9.70%	36.62%	15.66%	13.73%	8.87%	8.17%	5/19/1999	7.81%
PIMCO All Asset-Inst Class	2/5/2008	11.53%	31.49%	8.39%	8.64%	4.77%	4.94%	1/31/2006	5.06%
DFA VA Global Moderate Allocation Portfolio	11/1/2013	9.67%	30.13%	9.54%	9.66%		6.98%	4/8/2013	7.56%
TIAA-CREF Life Balanced	2/14/2014	5.20%	22.22%	9.79%	9.01%		7.27%	1/31/2014	7.49%
Vanguard VIF Balanced Portfolio	5/1/2020	8.40%	24.84%				27.70%	5/23/1991	8.47%
Vanguard VIF Conservative Allocation Portfolio	5/1/2020	2.74%	15.05%				17.31%	10/19/2011	6.74%
Vanguard VIF Moderate Allocation Portfolio	5/1/2020	5.56%	23.76%				27.14%	10/19/2011	8.76%
Sector specific									
MFS Utilities Series-Initial Class	2/5/2008	4.19%	19.90%	10.99%	9.26%	7.76%	6.79%	1/3/1995	10.59%
TIAA-CREF Life Real Estate	10/28/2002	17.47%	32.75%	14.61%	10.43%	9.77%	10.66%	10/28/2002	10.66%
Prudential Series Fund- Natural Resources Portfolio-Class II	2/5/2008	18.06%	63.67%	4.60%	5.18%	-3.99%	-2.01%	4/28/2005	3.99%
VY Clarion Global Real Estate Portfolio-Class I	5/1/2010	16.21%	39.06%	8.71%	5.84%	5.49%	6.69%	1/3/2006	4.99%
PIMCO VIT Commodity Real Return Strategy Portfolio - Inst. Class	11/1/2013	22.50%	58.86%	4.40%	4.42%		-2.55%	4/30/2012	-3.76%
Credit Suisse Trust-Commodity Return Strategy Portfolio	11/1/2013	18.35%	44.95%	1.41%	2.27%		-3.66%	2/28/2006	-3.00%
T. Rowe Price Health Sciences Portfolio I	12/12/2014	3.45%	26.27%	17.54%	16.03%		12.88%	12/29/2000	11.58%
Vanguard VIF Real Estate Index Portfolio	12/12/2014	17.99%	33.22%	11.67%	7.34%		7.09%	1/8/1999	9.62%
Other									
TIAA-CREF Life Money Market (Current yield -0.60%, Effective Yield -0.60%) ^{10,11}	7/21/2003	-0.24%	-0.59%	0.60%	0.42%	-0.08%	0.74%	7/8/2003	0.74%

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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 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.

4 Closed to new investors effective February 18, 2013.

5 Closed to new investors effective August 15, 2013.

6 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.

7 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.

8 Formerly TIAA-CREF Life Bond.

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

10 The 7-Day Current Yield of -0.60% is as of 05/31/2021 (Effective Yield -0.60%). The yield quotation more closely reflects the current earnings of the fund than does the total real return quotation.

11 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.



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Beginning July 7, 2011, 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.

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

TIAA Life products may be subject to market and other risk factors. See the applicable product literature, or visit www.tiaa.org for details.

This Report is valid for TIAA Life's Intelligent Variable Annuity contract. The tables on the first page show actual investment performance of 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 GMDB 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.

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.

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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