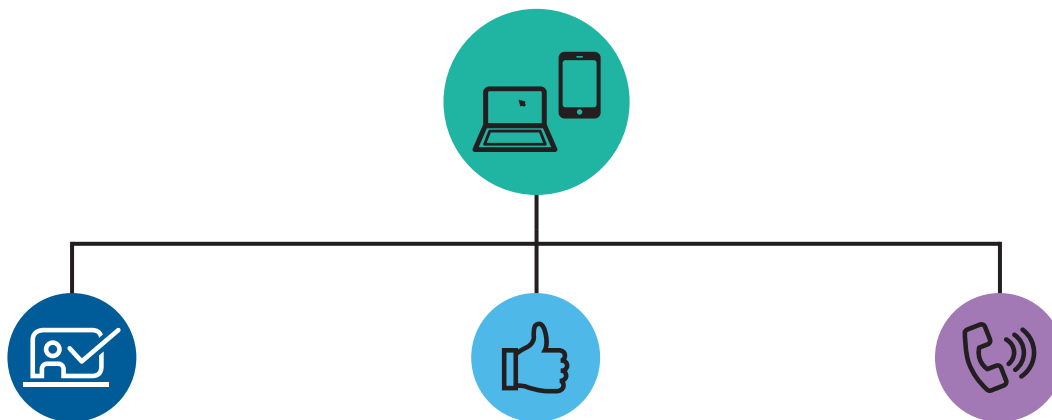


Your security is our priority

Every TIAA account has multifactor authentication (MFA) enabled to protect your online account from unauthorized access. MFA utilizes more than one identification factor, making your login experience more secure.

What is multifactor authentication?

MFA is a trusted and standard method for securely granting access to a website. The method works by verifying at least two or more identifiable factors from different categories: something you know, something you have and/or something you are. This method helps ensure only you can access your TIAA online account. **See it in action.**



Something you know	Something you have	Something you are
Like your username, password, SSN or date of birth	Like your registered laptop, smartphone or tablet PC	Like voice, facial or fingerprint biometrics

TIAA uses sophisticated security solutions* to analyze the device connecting to us. If your device is not trusted, we will prompt for additional verification allowing you to use the TIAA Mobile App or will send a One-Time-Passcode (OTP) to verify. If the device is trusted, you are not asked for any additional verification as long as you continue to use the same trusted device.

TIAA's solution is highly secure as we continuously monitor and analyze every login behind the scenes for any potential risk to ensure only our customers are assessing their accounts.

At TIAA, account security is one of our top priorities, therefore, we require multifactor authentication to be met for all web and mobile logins. No action is needed to enable multifactor authentication, however, TIAA also offers several different security options that you can opt-in to add even more layers of security.

*Meets and/or exceeds all Federal Financial Institutions Examination Council (FFIEC) guidelines.

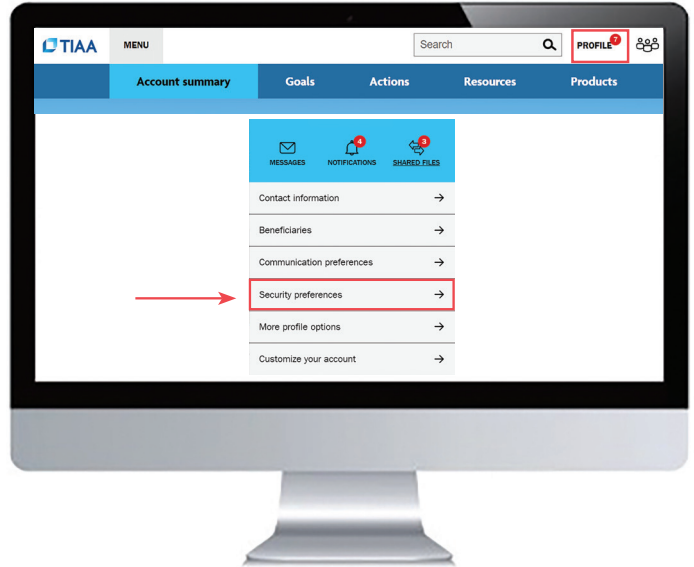
Your security is our priority

To set up biometrics on the TIAA app, select to enable biometrics and proceed with storing your thumbprint or facial likeness to be used as an additional factor.

To set up a one-time passcode text on the browser-based TIAA website, log in, select to view your *Profile* and then select *Security Preferences*, where you can enable the setting for a one-time passcode to always be sent to your mobile phone.

The power of your voice

Voice biometrics is also offered by TIAA as an easy but secure way to complete multifactor authentication requirements for interactions with TIAA over the phone. Just enroll when calling in and use your voice to authenticate on all future calls.



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