We appreciate all you’re doing to support your family, communities and employees. As the current situation evolves, along with associated market fluctuations, TIAA remains committed to helping you and your employees navigate both the short and long term.

To ensure we’re providing what’s most relevant, we continue to gather feedback from participants and plan sponsors about what is most important. The themes remain consistent:

1. Reassurance of how investments have recovered from past market volatility and of TIAA’s continued financial strength
2. Advice on navigating market volatility, the CARES Act and strategies to protect retirement savings
3. Projections on a timeline for recovery

We’re also hearing that our plan sponsors are looking for guidance on managing legislative changes and risk, along with ideas as they shift operating models and develop new strategies and approaches for sustainability.

The summary of communications and resources below outlines the latest information we’ve delivered to help address your needs and those of your employees. Bookmark the URL for this document to check back for additional communications and resources as they are added.

For Participants

April 27, 2020 – May 8, 2020

- Posted new newsletter copy and digital flyers celebrating Nurse’s Week, for download from the Ready-to-Use portal
- Updated web content, communications, webinars and videos including:
  - Podcasts: “The CARES Act: What’s in it for you?”* and “The Case for Optimism in 2020”*
  - Articles: “Is your portfolio positioned to weather the storm?”* and “While the kids are back home…5 retirement-saving lessons for 20-somethings”

* Posted on our market volatility hub, which is proactively provided to participants who have relationships with individual advisors. Content on this hub may be most relevant for those who are nearing retirement or already in retirement and for those who have a financial plan with an individual advisor.

For Plan Sponsors

- Posted a CARES Act FAQ on our website addressing the most common questions.
- Hosted an economic outlook and market update webinar (April 29). Click here to access recording.

* Posted on our market volatility hub, which is proactively provided to participants who have relationships with individual advisors. Content on this hub may be most relevant for those who are nearing retirement or already in retirement and for those who have a financial plan with an individual advisor.
Keeping you and your employees informed

### For Participants

**April 13, 2020 – April 24, 2020**

- Sent an email highlighting the latest information available in the web resource center and inviting plan participants to upcoming economic and market update webinars
- Offered three (4/15, 4/17 and 4/20) market and economic update webinars with live Q&A. On-demand replays are available for 30 days. Click here to sign in (guest sign-in available), access the replays and sign up for upcoming live sessions.
- Added the following to the information, insights and expert analysis available on our web resource center:
  - A new article to help your participants evaluate how best to source funds (e.g., stimulus, loans, withdrawals) if needed
  - CARES Act FAQs
  - White paper on managing through volatility
  - Articles: “What should I do about retirement now?” and “Inaction now, but not forever: 3 steps to consider next”
- Launched a new podcast series on the market volatility hub* (available to participants who have relationships with individual advisors) called “Stay the course, but take action,” which explains why staying the course isn’t the same as doing nothing and shares a few steps clients can take right now to stay on track.

### For Plan Sponsors

**April 13, 2020 – April 24, 2020**

- Hosted a CFO webinar on 4/13 Coronavirus: Navigating the Financial Storm Click here for recording
- Hosted CARES Act deep dive webinars
  - 4/14 on retirement provisions
  - 4/15 on non-retirement provisions

### March 17, 2020 – April 10, 2020

- Sent an email to all participants from Roger Ferguson focused on the historical perspective of the markets and the strength and longevity of TIAA to help them through volatile times
- Sent an overview of the CARES Act after it was signed with a link to a March 31 webinar
- Reached out to offer help and advice to plan participants who have relationships with individual advisors, including access to a market volatility hub* that features articles and podcasts
- Offered a series of webinars on managing through market volatility, with over 3,600 attendees
- Sent a CARES Act feature chart (4/2) and a sample participant email (4/8) that can be used to communicate CARES Act features you may have adopted for plan participants
- Highlighted tips and features available on PlanFocus® to help you manage and monitor your plan online

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*Content on this hub may be most relevant for those who are nearing retirement or already in retirement and for those who have a financial plan with an individual advisor.

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Keeping you and your employees informed

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<tr>
<th>For Participants</th>
<th>For Plan Sponsors</th>
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<tr>
<td>• Launched a web resource center with information, insights and expert analysis to help participants stay informed in this time of uncertainty</td>
<td>• Highlighted tips and features available on PlanFocus to help you manage and monitor your plan online</td>
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<tr>
<td>• Launched an advertising campaign recognizing and honoring participants in the medical, academic and research worlds for the incredible work they are doing during these uncertain times. Advertising can be seen on TV, online video, social media and other mediums.</td>
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**TIAA is available and ready** to support you and your participants during this time of uncertainty. We encourage your participants to take advantage of the information and personalized advice available through their plans, along with the materials we are creating to help them decide how best to maintain their financial wellness.

*Please contact your relationship manager, communications consultants or the Administrator Telephone Center at 888-842-7782, weekdays, 8 a.m. to 8 p.m. (ET) if you have any questions.*

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