



Intelligent Life[®] Variable Universal Life Insurance Intelligent Life[®] Survivorship Variable Universal Life Insurance

Current subaccount performance period ending December 31, 2022

TIAA Life Fixed Account current crediting rate is 3.10%¹

Fixed Account guaranteed minimum crediting rate is 3.00%¹

Performance shown represents past performance only. Past performance 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. Please refer to the section of the prospectus entitled "Policy Benefits and Risks Summary" for a description of the relationship between investment performance and contract benefits.

Subaccount	Subaccount inception date	Fund inception date	Average annual total return (including hypothetical data)					Since fund inception
			Ytd	1 year	3 year	5 year	10 year	
Domestic equity								
Large-Cap								
Franklin Mutual Shares VIP-Class 1	3/9/2006	11/8/1996	-8.03%	-8.03%	0.87%	2.44%	5.99%	5.89%
PVC Equity Income Account - Class 1	3/9/2006	4/28/1998	-11.34%	-11.34%	4.28%	6.41%	9.66%	7.50%
PSF PGIM Jennison Value Portfolio-Class II ²	3/9/2006	5/14/2001	-9.12%	-9.12%	5.39%	5.30%	7.81%	5.12%
TIAA-CREF Life Large-Cap Value	3/9/2006	10/28/2002	-7.97%	-7.97%	6.01%	5.25%	8.61%	7.81%
PSF PGIM Jennison Focused Blend Portfolio-Class II ³	3/9/2006	2/15/2000	-26.74%	-26.74%	2.94%	5.31%	9.02%	6.07%
Neuberger Berman AMT Sustainable Equity Portfolio - I Class ⁴	4/30/2019	2/18/1999	-19.22%	-19.22%	5.38%	6.38%	9.84%	6.38%
TIAA-CREF Life Growth & Income	3/9/2006	4/3/2000	-22.97%	-22.97%	4.45%	6.17%	10.32%	5.28%
TIAA-CREF Life Social Choice	3/9/2006	4/3/2000	-18.61%	-18.61%	6.72%	8.16%	10.86%	5.33%
TIAA-CREF Life Stock Index	3/9/2006	1/4/1999	-19.95%	-19.95%	6.02%	7.70%	11.00%	6.03%
Janus Henderson Forty Portfolio	3/9/2006	5/1/1997	-34.18%	-34.18%	3.43%	8.71%	11.94%	10.06%
ClearBridge Variable Aggressive Growth Portfolio	4/26/2007	11/1/1999	-27.11%	-27.11%	-2.36%	0.92%	7.47%	5.75%
MFS Growth Series-Initial Class ⁵	3/9/2006	7/24/1995	-32.28%	-32.28%	2.67%	8.54%	11.98%	8.35%
MFS Massachusetts Investors Growth Stock Portfolio - Initial Class	3/27/2015	5/6/1998	-20.02%	-20.02%	6.60%	10.89%	12.21%	6.35%
TIAA-CREF Life Growth Equity	3/9/2006	4/3/2000	-33.55%	-33.55%	2.92%	6.89%	11.72%	3.46%
DFA VA US Large Value Portfolio	5/1/2012	1/12/1995	-5.78%	-5.78%	5.02%	4.67%	9.67%	8.10%

Subaccount	Subaccount inception date	Fund inception date	Average annual total return (including hypothetical data)					Since fund inception
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Domestic equity (cont.)								
Vanguard VIF Capital Growth Portfolio	12/12/2014	12/3/2002	-16.28%	-16.28%	5.46%	7.54%	12.67%	10.51%
Vanguard VIF Equity Index Portfolio	12/12/2014	4/29/1991	-19.00%	-19.00%	6.49%	8.24%	11.34%	8.64%
Mid-Cap								
Neuberger Berman AMT Mid-Cap Intrinsic Value Portfolio - Class I	3/9/2006	8/22/2001	-10.61%	-10.61%	4.29%	1.94%	7.37%	6.41%
Janus Henderson Mid Cap Value Portfolio	3/9/2006	5/1/2003	-6.45%	-6.45%	2.88%	3.76%	7.49%	8.51%
PVC Mid-Cap Account - Class 1 ⁶	10/23/2009	12/18/1987	-23.70%	-23.70%	3.60%	7.85%	11.48%	11.47%
Wanger Acorn ¹⁵	3/9/2006	5/3/1995	-34.09%	-34.09%	-4.36%	2.09%	7.19%	9.17%
Wanger Select	3/9/2006	2/1/1999	-35.45%	-35.45%	-5.31%	-1.16%	6.04%	7.39%
Matson Money U.S. Equity VI Portfolio	2/18/2014	2/18/2014	-10.62%	-10.62%	6.72%	5.12%		6.44%
Vanguard VIF Mid-Cap Index Portfolio	12/12/2014	1/8/1999	-19.59%	-19.59%	5.03%	6.17%	9.90%	8.63%
Small-Cap								
Delaware VIP Small-Cap Value-Std Class	3/9/2006	12/27/1993	-12.92%	-12.92%	4.06%	3.36%	8.18%	8.98%
Royce Capital Fund Micro-Cap Portfolio-Investment Class	3/9/2006	12/27/1996	-23.17%	-23.17%	6.65%	5.29%	4.73%	8.21%
Royce Capital Fund Small-Cap Portfolio-Investment Class	3/9/2006	12/27/1996	-10.05%	-10.05%	1.82%	2.41%	5.33%	8.23%
TIAA-CREF Life Small-Cap Equity	3/9/2006	10/28/2002	-16.42%	-16.42%	4.89%	4.26%	9.22%	9.02%
Franklin Small-Mid Cap Growth VIP-Class 1	3/9/2006	11/1/1995	-34.15%	-34.15%	3.47%	6.32%	9.14%	7.46%
ClearBridge Variable Small-Cap Growth Portfolio	3/9/2006	11/8/1999	-29.52%	-29.52%	3.72%	7.51%	10.18%	7.83%
DFA VA US Targeted Value Portfolio	5/1/2012	10/3/1995	-5.12%	-5.12%	10.58%	6.47%	10.01%	9.38%
Vanguard VIF Small Company Growth Portfolio	12/12/2014	6/3/1996	-26.06%	-26.06%	0.69%	3.54%	9.02%	8.73%
International equity								
Large-Cap								
Delaware VIP International Series-Std Class ⁷	12/11/2020	4/16/1990	-18.11%	-18.11%	-2.74%	-0.19%	3.13%	
Templeton Developing Markets VIP-Class 1	3/9/2006	3/4/1996	-22.44%	-22.44%	-5.49%	-2.33%	0.32%	1.97%
TIAA-CREF Life International Equity	3/9/2006	4/3/2000	-17.49%	-17.49%	1.15%	-0.91%	3.32%	1.69%
Janus Henderson Overseas Portfolio ⁵	3/9/2006	5/1/1994	-9.47%	-9.47%	5.47%	4.46%	2.99%	7.19%
MFS Global Equity Series-Initial Class	3/9/2006	5/3/1999	-18.51%	-18.51%	2.02%	4.19%	7.39%	6.25%
DFA VA International Value Portfolio	5/1/2012	10/3/1995	-4.37%	-4.37%	2.87%	0.52%	3.51%	4.85%
John Hancock Emerging Markets Value Trust	12/12/2014	5/1/2007	-12.46%	-12.46%	-0.30%	-1.38%	0.33%	1.22%
DFA VA Equity Allocation Portfolio	7/10/2017	7/10/2017	-14.50%	-14.50%	5.38%	5.13%		6.69%
Mid-Cap								
Wanger International	3/9/2006	5/3/1995	-34.47%	-34.47%	-4.40%	-1.72%	2.98%	8.75%
DFA VA International Small Portfolio	5/1/2012	10/3/1995	-18.42%	-18.42%	0.11%	-0.43%	5.02%	5.20%
Matson Money International Equity VI Portfolio	2/18/2014	2/18/2014	-11.53%	-11.53%	0.59%	-1.11%		1.23%

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Fixed income								
LVIP Delaware Diversified Income Fund- Std Class ⁸	3/9/2006	5/16/2003	-14.67%	-14.67%	-2.83%	-0.54%	0.39%	3.24%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) – Inst. Class	3/9/2006	1/31/2006	-11.71%	-11.71%	-2.85%	-1.71%	-1.10%	2.15%
TIAA-CREF Life Core Bond ⁹	3/9/2006	7/8/2003	-14.03%	-14.03%	-3.42%	-0.81%	0.41%	2.05%
Fixed income (cont.)								
PIMCO Real Return-Institutional Class	3/9/2006	4/10/2000	-12.60%	-12.60%	0.48%	1.15%	0.10%	4.10%
Western Asset Variable GL High Yield Bond Portfolio - Class I	4/26/2007	5/1/1998	-14.54%	-14.54%	-3.03%	-0.34%	1.54%	4.33%
T. Rowe Price Limited-Term Bond Portfolio	3/5/2012	5/13/1994	-5.42%	-5.42%	-0.91%	0.16%	-0.05%	2.35%
DFA VA Global Bond Portfolio	5/1/2012	1/12/1995	-7.22%	-7.22%	-2.95%	-1.01%	-0.20%	3.00%
DFA VA Short-Term Fixed Portfolio	5/1/2012	10/3/1995	-2.09%	-2.09%	-1.19%	-0.25%	-0.37%	1.42%
DFA VIT Inflation Protected Securites Portfolio	6/17/2016	5/29/2015	-13.28%	-13.28%	0.12%	1.05%		0.89%
PIMCO VIT Emerging Markets Bond Portfolio - Inst. Class	11/1/2013	4/30/2012	-16.38%	-16.38%	-5.07%	-1.64%	0.17%	0.99%
Matson Money Fixed Income VI Portfolio	2/18/2014	2/18/2014	-7.92%	-7.92%	-2.74%	-1.04%		-0.83%
Vanguard VIF High Yield Bond Portfolio	12/12/2014	6/3/1996	-10.22%	-10.22%	-1.18%	1.28%	2.64%	4.45%
Vanguard VIF Total Bond Market Index Portfolio	12/12/2014	4/29/1991	-14.03%	-14.03%	-3.74%	-1.03%	-0.03%	3.67%
Balanced								
Franklin Income VIP-Class 1	3/9/2006	1/24/1989	-6.13%	-6.13%	2.85%	3.58%	4.78%	7.11%
Calamos Growth & Income ¹⁰	3/9/2006	5/19/1999	-19.83%	-19.83%	5.34%	6.61%	7.33%	6.34%
PIMCO All Asset-Institutional Class	3/9/2006	1/31/2006	-12.49%	-12.49%	2.64%	2.39%	2.43%	3.64%
DFA VA Global Moderate Allocation Portfolio	11/1/2013	4/8/2013	-11.80%	-11.80%	3.23%	3.49%		4.97%
TIAA-CREF Life Balanced	2/14/2014	1/31/2014	-17.38%	-17.38%	0.53%	2.29%		3.97%
Sector specific								
MFS Utilities Series-Initial Class	3/9/2006	1/3/1995	-0.20%	-0.20%	5.77%	7.97%	7.60%	9.92%
TIAA-CREF Life Real Estate	3/9/2006	10/28/2002	-29.30%	-29.30%	-0.67%	3.88%	6.29%	8.44%
PSF Natural Resources Portfolio-Class II ¹¹	3/9/2006	4/28/2005	20.40%	20.40%	18.20%	7.82%	0.78%	4.67%
VY CBRE Global Real Estate Portfolio-Class I ¹⁴	5/1/2010	1/3/2006	-25.66%	-25.66%	-2.27%	0.89%	2.67%	3.21%
PIMCO VIT Commodity Real Return Strategy Portfolio - Inst. Class	11/1/2013	4/30/2012	7.76%	7.76%	12.72%	6.16%	-2.36%	-2.11%
Credit Suisse Trust- Commodity Return Strategy Portfolio	11/1/2003	2/28/2006	14.94%	14.94%	12.43%	5.61%	-2.27%	-1.82%
T. Rowe Price Health Sciences Portfolio I	12/12/2014	12/29/2000	-13.30%	-13.30%	7.64%	9.79%	14.55%	10.03%
Vanguard VIF Real Estate Index Portfolio	12/12/2014	1/8/1999	-26.99%	-26.99%	-1.50%	2.71%	5.35%	7.93%
Other								
TIAA-CREF Life Money Market (Current Yield 3.10%, Effective Yield 3.18%) ^{12,13}	3/9/2006	7/8/2003	0.51%	0.51%	-0.33%	0.18%	-0.28%	0.35%

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¹ Based upon TIAA Life's claims-paying ability.

² Effective April 26, 2021, the Prudential Series Fund - Value Portfolio became PSF PGIM Jennison Value Portfolio.

³ Effective April 26, 2021, the Prudential Series Fund - Jennison 20/20 Focus Portfolio became PSF PGIM Jennison Focused Blend Portfolio.

⁴ 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.

⁵ Closed to new investors effective February 18, 2013.

⁶ Closed to new investors effective August 15, 2013.

⁷ 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.

⁸ 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.

⁹ Formerly TIAA-CREF Life Bond.

¹⁰ Effective July 30, 2012, the Calamos Growth & Income Portfolio is closed to new investors.

¹¹ Effective April 26, 2021, the Prudential Series Fund - Natural Resources Portfolio became PSF Natural Resources Portfolio.

¹² The 7-Day Current Yield of 3.10% is as of 12/31/2022 (Effective Yield 3.18%). The yield quotation more closely reflects the current earnings of the fund than does the total real return quotation.

¹³You 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.

¹⁴ Effective May 1, 2022, the VY Clarion Global Real Estate Portfolio-Class I became VY CBRE Global Real Estate Portfolio-Class I

¹⁵ Effective May 1, 2022, Wanger USA became Wanger Acorn



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For time periods predating the Subaccount Inception Date but not the Fund Inception Date, hypothetical performance is shown based upon the Fund Inception Date, applying contract charges assessed at the Separate Account level to approximate the performance the subaccount would have achieved. The method of calculating extended performance may vary over time.

The performance shown reflects fees and charges assessed by each subaccount's underlying Fund and current mortality and expense risk and administrative risk charges deducted from separate account assets. Some Fund advisors have agreed to limit their expenses; without these limits, performance would have been lower. The returns shown do not reflect the individual cost of insurance or premium taxes levied by some states. Had these fees and charges been deducted, the performance quoted would have been lower.

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