

Introducing New Enhancements to Your Retirement Plan

TIAA-CREF is introducing exciting enhancement to retirement plans — 28 new TIAA Access Annuity accounts. These new options give you a greater range of investment choice and even more ways to custom-tailor your retirement plan to your long-term financial needs.

The new investments include:

TIAA Access Bond Account T4	TIAA Access Lifecycle Account 2015 T4
TIAA Access Bond Plus Account II T4	TIAA Access Lifecycle Account 2020 T4
TIAA Access Equity Index Account T4	TIAA Access Lifecycle Account 2025 T4
TIAA Access Growth & Income Account T4	TIAA Access Lifecycle Account 2030 T4
TIAA Access Inflation Linked Bond Account T4	TIAA Access Lifecycle Account 2035 T4
TIAA Access International Equity Account T4	TIAA Access Lifecycle Account 2040 T4
TIAA Access Large-Cap Growth Account T4	TIAA Access Lifecycle Account 2045 T4
TIAA Access Large-Cap Value Account T4	TIAA Access Lifecycle Account 2050 T4
TIAA Access Lifecycle Account 2010 T4	TIAA Access Lifecycle Retirement Income Account T4
TIAA Access Mid-Cap Blend Index Account T4	
TIAA Access Mid-Cap Growth Account T4	
TIAA Access Mid-Cap Value Account T4	
TIAA Access Money Market Account T4	
TIAA Access Real Estate Securities Account T4	
TIAA Access Small-Cap Blend Index Account T4	
TIAA Access Small-Cap Equity Account T4	
TIAA Access Small-Cap Growth Index Account T4	
TIAA Access Small-Cap Value Index Account T4	
TIAA Access Social Choice Equity Account T4	

Go to www.tiaa-cref.org/myretirementplan to Manage Your Account or Enroll in the New Investments

Once you log on to this secure site, you can:

- View your TIAA-CREF accounts
- Monitor account performance

- Sign up for e-delivery of account statements, transaction confirmations and other communications

Get Free Retirement Planning and Advice

TIAA-CREF's noncommissioned retirement specialists can provide an objective analysis of your retirement portfolio to help you plan and invest for a more successful retirement. TIAA-CREF retirement specialists are compensated primarily on how well they serve you, not what they sell you.* This advice consultation is available to you at no cost. You can call a TIAA-CREF consultant at **1 800 842-2776**, Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET) to learn more.

We are pleased to offer you these new investment options and to give you more opportunities to customize your retirement plan.

* TIAA-CREF's retirement specialists receive no commissions. They are compensated through a salary plus incentive program.

All TIAA-CREF investment vehicles are subject to market and other risk factors, which could result in loss of principal.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 1 877 518-9161 or log on to www.tiaa-cref.org for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

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