



TIAA Privacy Notice

Please read this notice carefully. It applies to you as a current or former customer of our products and services, or as a consumer interested in our products and services. We at TIAA are committed to protecting your privacy in accordance with the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), the Gramm-Leach-Bliley Financial Services Modernization Act (GLB), applicable state laws and this privacy notice.

Information we may collect

The nonpublic personal information we collect may include, but is not limited to, your name, address, telephone number, email address, Social Security number, date of birth, and your transaction and experience history with TIAA Companies. We may use this information in connection with certain aspects of our business. For example, we may use this information to complete your requested transaction or to otherwise manage your relationship with the TIAA Companies.

We may obtain this information from an application or other form you have completed, from information you have chosen to disclose in our website, [TIAA.org](https://www.tiaa.org), or from information you have given a TIAA Company in a consultation. In addition, we may also collect information about your creditworthiness from consumer reporting agencies, and may include your marital status, employment history, income, assets, credit score, credit history, open lines of credit, and the size of your household.

If you are applying for or own a life insurance policy, we may also collect your health information. We will not disclose your health information to any other company, including TIAA Companies or other persons unless authorized by you, or required or permitted by law or regulation.

How your information is used

We use your personal information primarily to provide you with the products and services you request, and we share and use your personal information relating to transactions, balances, payment history and similar experiences among the TIAA Companies to conduct their business. Unless you have told us otherwise, pursuant to "Your right to opt out" below, we may also use your personal information to market or determine your possible interest in products and services that the other TIAA

Companies offer. If you are a participant in an employer-sponsored retirement or savings plan investing in a TIAA or third-party annuity contract or a TIAA or third-party mutual fund, we may share the information we collect with your employer and its agents, if any, for plan administration purposes.

Disclosure of your information

We share your personal information with other TIAA Companies as permitted by law. We will not disclose your personal information to anyone outside of the TIAA Companies unless: 1) we have received proper consent from you; 2) we are legally permitted to do so; or 3) we reasonably believe, in good faith, that we are legally required to do so. For example, we may provide the information to assist us with various aspects of conducting our business, to comply with laws or industry regulations, and/or to effectuate any action that you have requested, including the following:

- Unaffiliated service providers (e.g., fulfillment companies and securities clearinghouses, data processing services, printers and mailing facilities) engaged by us
- Unaffiliated service providers (e.g., third-party administrators) engaged by your employer
- Unaffiliated fund and/or insurance companies and their agents whose investment options are made available to you through your employer-sponsored retirement or savings plan, provided monies are allocated to them on your behalf
- Government agencies, other regulatory bodies and law enforcement officials (e.g., for tax purposes or for reporting suspicious transactions)
- Other organizations, with your consent or as directed by you (e.g., if you use TIAA as a financial reference in applying for credit with another institution)

- Other organizations, as permitted or required by law (e.g., for fraud prevention)

Security of your information

TIAA protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss, or misuse. Your personal information is protected by physical, electronic, and procedural safeguards in accordance with federal and state standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on our website, and telephone system authentication procedures. Additionally, we limit access to your personal information to those TIAA employees and agents who need access in order to offer and provide products or services to you. We also require our service providers to protect your personal information by utilizing the privacy and security safeguards required by law.

Your right to opt out

Providing us with access to your information permits us to offer you distinct advantages and better service. It enables us to provide you with more comprehensive financial guidance. Sharing and using your information helps us tailor product offerings to you and eliminate those that may not interest you. This helps us keep expenses low.

Federal law gives you the right to limit some but not all sharing of your personal information. You may not limit sharing of information of your transactions and experiences with TIAA Companies, but you may limit sharing of information about your creditworthiness.

Unless you tell us otherwise and opt out, (i) the TIAA Company(ies) with which you have a business relationship may share information about your creditworthiness with other TIAA Companies or (ii) other TIAA Companies may use your personal information for marketing purposes. If you are a Vermont resident, state law gives you an additional right: we will not share information about your creditworthiness with other TIAA Companies except with your consent.

If you opt out, the TIAA Company(ies) with which you have a business relationship will still notify you of their new products or services. Please note that we cannot withdraw any previous disclosures made with your authorization.

To opt out of either information sharing or marketing, or both, please call the National Contact Center weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET) at **877-518-9161**.

You may receive more than one privacy notice from the TIAA Companies depending on the products you own.

If you own a life insurance contract, brokerage account, or a TIAA-CREF Funds account with a co-owner, you and the co-owner may:

- Opt out separately, or
- Either of you may opt out for both of you

If you opt out separately, we will limit disclosure of information only for the owner who has opted out. If you indicate that you are opting out for the co-owner as well, we will limit disclosure for both of you.

Your opt-out becomes effective as soon as practicable. It remains in effect until you revoke it in writing. Even if you have opted out, you will receive our privacy notice as required by law.

TIAA online privacy notice

Please also see the TIAA Online Privacy Notice at [TIAA.org](https://www.tiaa.org) for additional information regarding our online privacy practices.

Changes in our privacy notice

TIAA periodically reviews its privacy notice and reserves the right to amend it. If amended, TIAA will continue its commitment to maintaining the security and privacy of your personal information. We will notify you of material changes prior to when they take effect through a banner notice in our website, [TIAA.org](https://www.tiaa.org).

How to change or correct your personal information

To change information such as your name, address, retirement start date, telephone number, email address, or other personal information, please log on to your TIAA account page at [TIAA.org](https://www.tiaa.org) and submit your changes. Your new information will be effective immediately. If you want to change your address on fewer than all contracts, you will need to select "click here" located under the email section of the page.

You may also change your personal information by calling our National Contact Center at **800-842-2776** weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

Note that certain changes cannot be processed over the phone. You may send letters to:

TIAA
P.O. Box 1259
Charlotte, NC 28201

For Nevada residents, state law requires that we provide you notice that you have the option to be placed on our Internal Do Not Call list. If you would rather not receive marketing calls from us, please call us at the telephone number provided above.

Former customers

If your customer relationship with TIAA ends, we will not destroy your personal information unless required or permitted by law. We will continue to treat your personal information in accordance with this privacy notice and applicable laws.

Internet tracking disclosure

We do not have the protocol that offers you the choice to opt out of Internet tracking. You may reset your web browser to enable the do not track signals if your web browser supports such functionality.

The TIAA Companies

As described in this notice, "TIAA", the "TIAA Companies" or "we" are financial companies using the TIAA and/or Nuveen brands that share a common corporate identity. TIAA Companies include but are not limited to the following:

- **Teachers Insurance and Annuity Association of America** and **TIAA-CREF Life Insurance Company** (TIAA Life) are insurance companies. They provide products such as life insurance and annuities.
- **College Retirement Equities Fund** (CREF) is an investment company that is the companion organization to TIAA. CREF provides retirement annuities.
- **TIAA-CREF Funds** is an investment company.
- **TIAA-CREF Life Funds** is an investment company.

- **Teachers Advisors, LLC**, is an investment advisor. It provides services for our mutual funds and personal annuities.
- **TIAA-CREF Investment Management, LLC**, is the investment advisor to CREF.
- **Teachers Personal Investors Services, Inc.** (TPIS), is the principal underwriter for TIAA-CREF Funds and TIAA-CREF Life Funds and has interest in tuition savings products.
- **TIAA-CREF Individual & Institutional Services, LLC**, is the principal underwriter for CREF and the TIAA Real Estate Account and is authorized by agreement to sell and service TIAA-CREF Funds, TIAA-CREF Life Funds, and interests in tuition savings products. It also provides brokerage accounts through TIAA-CREF Brokerage Services.
- **TIAA, FSB**, is a federally chartered savings bank. It provides asset management and fiduciary services for individuals and institutions; acts as custodian for individual retirement accounts; and through its TIAA Direct and EverBank divisions, provides retail bank products such as checking and savings accounts, certificates of deposit and home loans. TIAA, FSB clients are subject to a separate privacy notice, and procedures.

