

TIAA-CREF Life Insurance Company's Information Practices

Thank you for choosing insurance from TIAA-CREF Life Insurance Company ("TIAA-CREF Life"). This notice tells you about the type of information we may collect when you apply for a policy with us. You have a right to review and make any corrections to this information. We will provide you, in writing, our reasoning for any adverse underwriting decision. If you would like to receive a more detailed explanation of these practices, please write to: TIAA-CREF Life Insurance Company, Life Insurance Underwriting Department, 8500 Andrew Carnegie Boulevard, Charlotte, NC 28262.

Medical Information Bureau (MIB, Inc.)

Information regarding your insurability will be treated as confidential. TIAA-CREF Life or its reinsurers may, however, make a brief report to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted by such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866 692-6901 (TTY 866 346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

TIAA-CREF Life, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Federal Fair Credit Reporting Act

As part of our routine procedure, as agreed to by the proposed insured and similar to many insurance companies that medically underwrite their policies, we may request that an investigative consumer report be prepared. Such reports typically include information as to identity, character, general reputation, personal characteristics, and mode of living (except as may be related directly, or indirectly, to your sexual orientation). This information is usually obtained through personal interviews with neighbors, friends, and others who know you. The fact that you are applying for life insurance will not be disclosed. You may be asked to be interviewed for this report. We may request later consumer reports, other than an investigative consumer report, at a future update, renewal or extension of the insurance for which you have applied. You have the right to make a written request to be notified if a report was actually made and to obtain the name and address of the reporting agency. You may secure a copy of the report by contacting the reporting agency.

Medical Records

In the course of properly underwriting and administering your insurance coverage, we will rely heavily on information from others, such as medical professionals who have treated you. The only people who have access to this information are employees of TIAA-CREF Life, or its affiliates, who service your policy, or those who have an insurance-related, regulatory or legal need for the information. In some situations, and in compliance with applicable laws, we may disclose items of information to third parties without your specific authorization.



TIAA-CREF LIFE INSURANCE COMPANY

New Business Administration Office: P.O. Box 1291, Charlotte, NC 28201-1291

Home Office: 730 Third Avenue, New York, NY 10017-3206

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