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Instead of stacks of paper, you can receive some or all of your account statements, financial reports, prospectuses and other communications via email.

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- Log into the secure site at tiaa-cref.org.
- Click on My Profile, and
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And, consistent with our nonprofit heritage, TIAA-CREF strives to pass savings along to you in the form of reduced expenses.



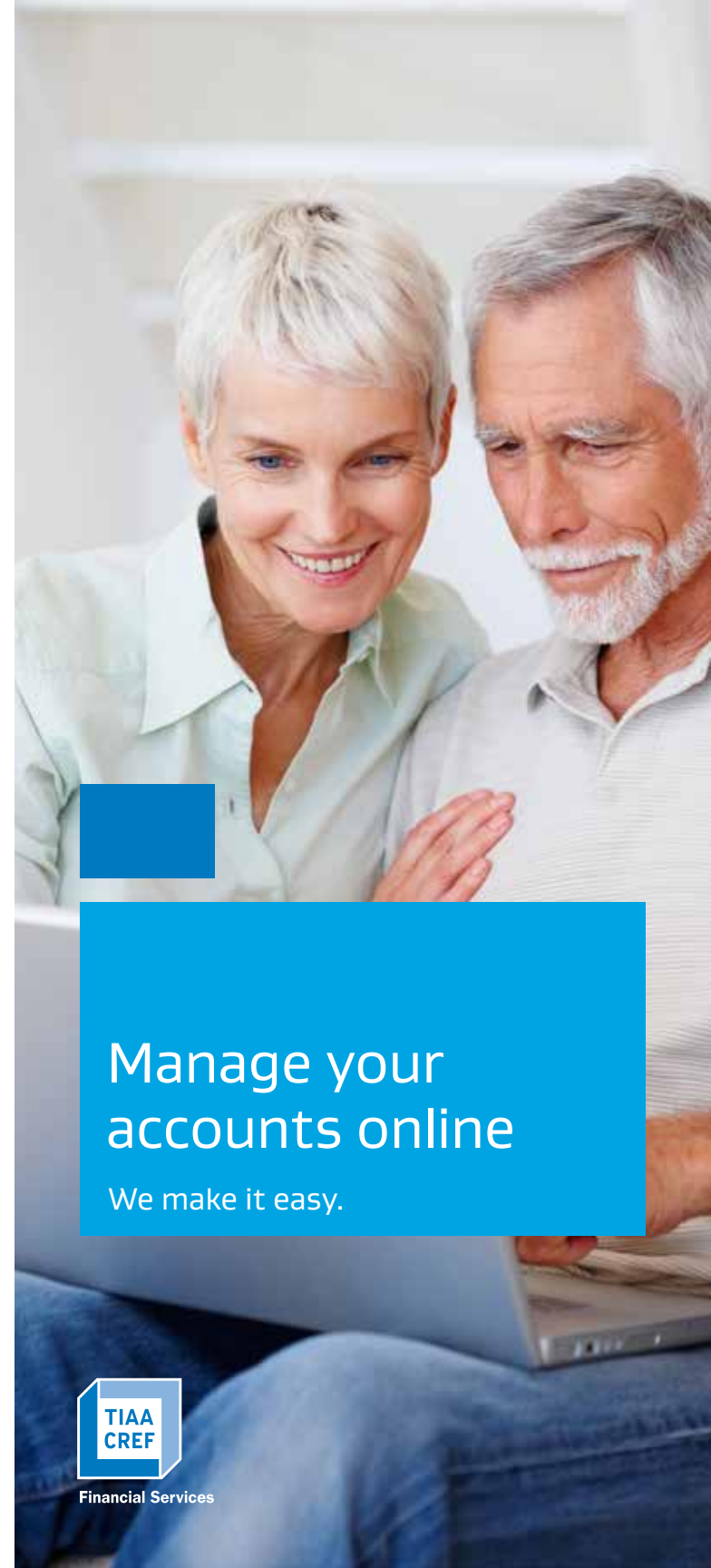
You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to tiaa-cref.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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Manage your accounts online

We make it easy.





Manage your accounts online

When it comes to managing your TIAA-CREF accounts, you'll find everything you need at tiaa-cref.org. Our website offers immediate, anytime access to account balances, statements and transactions.

24/7 access for do-it-yourselfers

Log on anytime for easy access to your accounts. The web site lets you perform most transactions with just a few clicks. You can:

- View your account balances and personalized investment performance
- Transfer funds, change your allocations and rebalance your portfolio
- Open a new account
- Request online loans and withdrawals*
- Enter a new address or update your beneficiary designation.

Interactive tools to help you plan your future

- **Asset Allocation Evaluator** – See sample portfolios based on your answers to a few questions.
- **Retirement Goal Evaluator** – Calculating your financial needs is the first step when determining if you're on track for retirement. Then speak to a TIAA-CREF Financial Consultant for help creating a personalized plan.
- **TDA Advantage Calculator** – Putting money in a tax-deferred annuity can help your retirement savings while reducing your taxable income. Estimate your long-term growth potential with this tool.
- Follow market news and headlines.

All of this information is available any time you log into tiaa-cref.org.

It's easy to sign up for online access

For secure access to all your account information, you will need a password and a user ID.

Step 1. Visit our website at tiaa-cref.org and click on "New User? Register Online" access link.

Step 2. Follow the simple instructions.

Please note. Before you start, you'll want to have your TIAA-CREF contract number, Social Security number and date of birth on hand.

Once you've registered, you'll have 24-hour access to your account.

We're here to help.

Sometimes, you may want to contact us by phone. With **800 842-2252**, our Automated Telephone Service, you have 24/7 access to lots of information about your TIAA-CREF accounts.

Or there may be times you want to speak with a TIAA-CREF Consultant. When that's the case, call **800 842-2776** Monday through Friday, 8 a.m. to 10 p.m., Saturday, 9 a.m. to 6 p.m. (ET) where a consultant is ready to help you make choices that are right for your needs.

* If applicable to your plan and contract type.