**ROGER**

Hello, this is Roger Ferguson

Steve Guppo and I are delighted to celebrate **Value Our People** month by recognizing a group of employees who had the insight to identify a problem or opportunity, the desire to transform our company to better serve our customers, and the courage and conviction to **Raise Their Hand**. This is essential to reaching our Vision 2020 goals.

**STEVE**

The individuals and teams we’re singling out today truly personify our values.  They took **Personal Accountability** to **Deliver Excellence** by simplifying, innovating, and improving how we do business.  And so, it gives us great pleasure to share their success stories.

**ROGER**

We’d like to begin by recognizing Joan Mathieu of the Client Services Group

We’re honored to recognize Joan as a CSG leader for her efforts focused on compliance. She raised her hand about the inconsistent handling of beneficiary changes across the pension and after-tax businesses. This posed a regulatory risk, and frankly, it didn’t make it easy to do business with us. Joan lobbied successfully for a consolidated form that meets the requirements of each business area. We’ve addressed the regulatory risk, and participants can now complete one form to request a beneficiary change for multiple lines of business. Way to go, Joan!

**STEVE**

Next up is the Marketing e-Delivery Team

For several years, our clients have asked that we expand our e-Delivery capability to include payment confirmations. Thanks to the many employees who relayed this feedback, a project team is now working to add these confirmations to our e-Delivery offering. In addition to eliminating client calls and complaints, this enhancement is expected to save nearly three hundred thousand dollars annually in the production and mailing of paper statements. Thank you, to everyone who raised their hand, and to the project team for making it happen. This is a great example of how **Operating as One Team** creates tangible results for the company and our participants.

**ROGER**

Dan Marzella of Individual Advisory Services

Dan **Put the Customer First** by suggesting that we send a reminder notice to Annuity Certain contract holders whose payments are about to expire. This income option can extend upwards of thirty years, so it’s understandable that clients might lose track of the final payment date. Dan believed that a reminder isn’t just courteous, it’s the right thing to do. Our Marketing Team implemented Dan’s idea, and planning is underway to extend the practice to other income options. Thanks for looking out for our participants, Dan!

**STEVE**

Next, we have the CSG Minimum Distribution Option Review Team.

Our consultants had grown accustomed to customers calling about the required next minimum distribution payment. Many employees raised their hand suggesting that we could avoid these calls by adding the next payment date to the annual review statement we send to clients every January. The project team took this feedback and implemented the suggested enhancement, which is now freeing up our consultants to have more meaningful conversations with our customers. Great job everyone!

**ROGER**

Adam Dawson of Individual Advisory Services

During an office visit, one of Adam’s clients made a simple request for a copy of a recent payment statement. Turns out, it wasn’t so simple and his client left the office empty-handed, and with a poor experience. This did not sit well with Adam who challenged business as usual by raising his hand. Further probing revealed that an underutilized business application could instantly reproduce these statements. Within no time, a communication with instructions of how to access the system was prepared and distributed to all associates who serve our individual customers. Thanks a lot Adam!

**STEVE**

We’re pleased to recognize the CSG Money Movement Services Team.

MMS was faced with a sixty-five percent increase in workload managed by the CSA unit, which severely challenged capacity. The team identified work assignments as the main bottleneck and implemented an innovative solution that empowered employees to self-assign their work. The team’s effort reduced process steps from twenty to three, handoffs were cut in half, and productivity is up 6 ½ percent. This is awesome!

**ROGER**

We’re pleased to recognize Lisa Stewart and Deryck Henry of Institutional Relationships

Last year, a project team worked to completed the transition of the TIAA Trust Company as successor trustee to JP Morgan Chase for a number of non-annuity plans. The transition needed to be completed by the end of 2015 to avoid legal and financial problems. Though the project team finalized the list of effected clients, Lisa and Deryck raised their hands after spotting two plans that were inadvertently excluded. **Acting with Integrity**, their actions reduced our risk exposure, which helped safeguard our reputation and brand. Great catch!

**STEVE**

Next up is Armin Samadi of the National Contact Center

Armin noticed a message on our web site referring to an online fund transfer restriction that no longer exists. We’re pleased to report that the oversight been addressed thanks to Armin’s keen eye. This is a prime example of how one person raising their hand can make a difference.

**ROGER**

Now let’s talk about the IT Server Build Team

This past summer, a team of IT associates put everything aside for three days to focus on improving how we build servers that operate the company’s systems. The team has implemented a plan that will reduce process steps from sixty-nine to twenty-six, reduce the server build cycle time from sixty one days to sixteen, and reduce the turnaround for Get IT requests from eighteen days to ten. Thanks team, for showing that when it comes to process improvement, less truly is more.

**STEVE**

Matt Telera of the National Contact Center

Matt shed light on communication issues with our executive suites that were causing confusion with scheduling advisor and field consultant appointments. We took Matt’s suggestion seriously, and several individuals from across the company came together to find a solution to address the problem. We now have fewer scheduling errors, which has a positive effect on customer calls and complaints. Thanks Matt, and everyone who worked on this project, for Putting the Customer First!

**ROGER**

Rosemary Romero of Advocacy and Oversight identified inefficiencies with the process of matching tax records with data provided by the State of Kentucky. She brough this to the attention of her manager, Eric Craig, and resources were secured to transition this work to the tax team. But, instead of handing off an inefficient practice, the Anti-Money Laundering Team partnered with Tax Operations and IT to fully automate the process first. By weaving the concepts of continuous improvement into their daily roles, the Anti-Money Laundering Team has been able to achieve outcomes like this outside the context of a formal project. Fantastic job, team!

**STEVE**

These are just a few examples of employees who are thinking and acting like business owners --- spotting an issue or opportunity, and taking **Personal Accountability** to make things better.  Some people may see that as going above and beyond the call of duty, but we believe it’s something we all should be doing each and every day.

**ROGER**

On behalf of the entire leadership team and --- most importantly --- on behalf of the millions of people we serve, we thank these colleagues for making a difference and helping us deliver on our brand promise of “Created to Serve. Built to Perform.  These examples have inspired us and we hope they do the same for you.

**STEVE**

There are many ways you can get involved. Share your feedback and ideas with your management team, raise your hand during team meetings or huddles, or simply email [raiseyourhand@tiaa-cref.org](mailto:raiseyourhand@tiaa-cref.org).

**ROGER**

For several years now, we’ve been sharing success stories through these raise your hand videos. This year, we have another opportunity to recognize the improvements and innovations you’re bringing to our customers and our company. Come share and celebrate success stories with colleagues during a special year-end event on December 1st. And be sure to bring your ideas on how we can grow our culture of continuous improvement. Look for details about this event on the intranet. We hope to see you there.

**ROGER AND STEVE**

Thank you!!