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Anytime you're ready, you can sign up for eDelivery.

Instead of stacks of paper, you can receive all of your account statements, financial reports, prospectuses and other communications via e-mail.

It's easy to request eDelivery — all you have to do is:

- Log into the secure site at **tiaa-cref.org**
- Click on My Profile, and
- Update your eDelivery preferences.

If you haven't already signed up for secure access, do it today – in addition to eDelivery, you'll be able to access your accounts 24/7. And, consistent with our nonprofit heritage, savings realized by TIAA-CREF may be passed along to you in reduced expenses.



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

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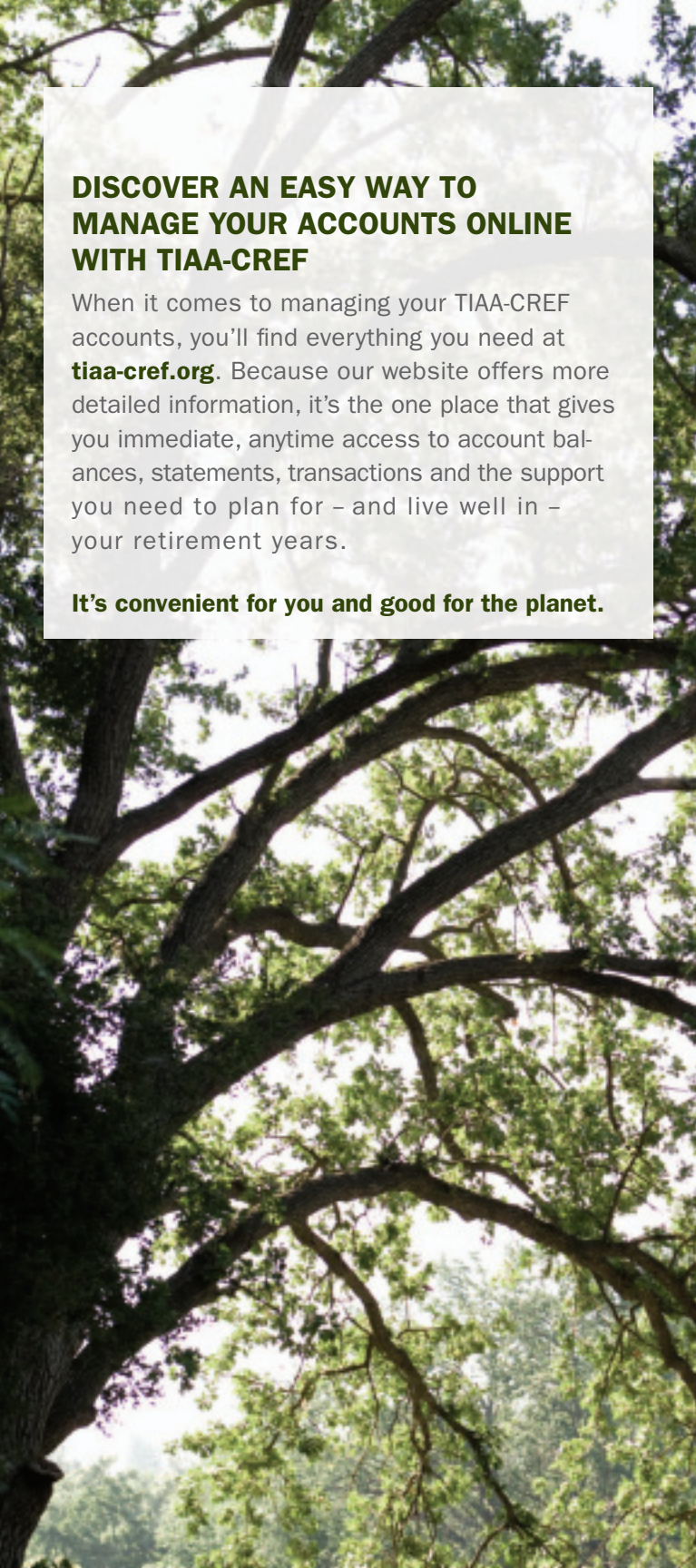
MANAGE YOUR ACCOUNTS ONLINE WITH TIAA-CREF

SAVE A TREE AND MAKE YOUR LIFE EASIER



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DISCOVER AN EASY WAY TO MANAGE YOUR ACCOUNTS ONLINE WITH TIAA-CREF

When it comes to managing your TIAA-CREF accounts, you'll find everything you need at **tiaa-cref.org**. Because our website offers more detailed information, it's the one place that gives you immediate, anytime access to account balances, statements, transactions and the support you need to plan for – and live well in – your retirement years.

It's convenient for you and good for the planet.

EASY ACCESS TO YOUR ACCOUNTS 24/7

It's faster than calling and you can log on anytime at your own convenience for easy and timely access to your accounts and most any transaction you need to make. Whether you're just starting your career, approaching retirement or anywhere in between, **tiaa-cref.org** has easy-to-understand information and online tools to help you with your retirement planning. 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*
- Update your personal information.

INTERACTIVE TOOLS TO HELP YOU PLAN YOUR FUTURE

- Use interactive planning tools and calculators to help you map out your savings needs and progress
- View Financial Education Seminars on a variety of topics designed to help you put your plan in motion
- Schedule an advice consultation or in-person meeting with a TIAA-CREF individual consultant
- Follow market news and headlines.

All of this information is available on your screen every time you log into **tiaa-cref.org**. And, consistent with our nonprofit heritage, savings realized by TIAA-CREF may be passed along to you in reduced expenses.

* If applicable to your plan and contract type.

IT'S EASY TO SIGN UP FOR ONLINE ACCESS

For secure access to all your personal account information, you need a password and a user ID to log in. You select your password, so we suggest making a choice that you can remember easily.

STEP 1. Visit our website at **tiaa-cref.org** and click on the "Register for Online Access" 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're just a click away from taking control of your investments and reducing the amount of paper you receive if you select eDelivery.

WANT OTHER WAYS TO GET IN TOUCH WITH US?

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, just call **800 842-2252** Monday to 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.