

How To Get Started

Using our Web Center or Automated Telephone Service (ATS), you can have quick, convenient, and *secure access* to your account information 24 hours a day, 7 days a week, and can review account balances, make transfers, change your allocations, and more.

You will need your Social Security Number, date of birth, and any of your active contract numbers to get started. Here's what to do for *secure access*:



Web Center

Step 1: Log on at www.tiaa-cref.org.

Step 2: Click on “*Get a Log-in*” located on the right side of the home page.

Step 3: Use the easy-to-follow instructions to create your user ID and password. Your user ID can be your Social Security Number.



Automated Telephone Service (ATS)

Step 1: Call 800 842-2252.

Step 2: Select Option 3 from the main menu to create or change your password.

Step 3: Follow the simple instructions. You must use your Social Security Number and a password.

If you currently participate in the retirement plan, supplemental retirement plan, and/or group supplemental retirement plan with TIAA-CREF, you **do not** need to enroll in the plans again.

However, if you wish to change your allocations or transfer accumulations among our guaranteed and variable annuity accounts as well as the new mutual funds,* please keep in mind that there are inherent risks in investing in securities, and diversification does not guarantee against losses. Past performance is no guarantee of future results. Investment return and principal value will fluctuate so an investor's accumulation, when redeemed, will be worth more or less than the original cost.



*Available through the Retirement Class of shares of TIAA-CREF Institutional Mutual Funds distributed by Teachers Personal Investors Services, Inc.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc. distribute securities products. You should consider the investment objectives, risks, charges and expenses carefully before investing. This form must be preceded or accompanied by a current prospectus. Please call 877 518-9161 for additional copies, or visit www.tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

How to Change Allocations or Transfer Accumulations in Your Employer's Retirement Plan(s) with TIAA-CREF.



Web Center

- Step 1: With your user ID and password readily available, click on the *“Log-in Now”* tab in the upper right corner of the TIAA-CREF homepage (www.tiaa-cref.org).
- Step 2: Insert your user ID and password in fields indicated and click *“Submit”* to continue.
- Step 3: To change your future allocations, click on the *“See/Change Premium Allocation”* tab on the left menu bar. Insert allocations as desired and click *“Submit”* once completed.
- Step 4: To reallocate your current contributions, click on the *“Transfer Funds”* tab (also found on the left menu bar). Insert allocations as desired and click *“Submit”* once completed.



Automated Telephone Service (ATS)

- Step 1: Call 800 842-2252.
- Step 2: Press the number 1 to access your account. You must have your social security number and password readily available in order to continue.
- Step 3: To reallocate your current allocations, press the number 3 once prompted. Follow the simple instructions to make your allocations.
- Step 4: To change your future allocations, press the number 4 when prompted. Follow the simple instructions to make your allocations.



Transfers may also be made by speaking with a TIAA-CREF Consultant at our toll-free phone network at **800 842-2888**, 8 am – 10 pm weekdays, and 9 am – 6 pm ET Saturdays.

Please note that allocations may be changed as often as you would like through these systems. If you have questions regarding your allocation amounts, please contact TIAA-CREF at **800 842-2888**.