

Your investment choices for your Optional Retirement Plan (ORP)

For detailed descriptions and performance information for each of these accounts and funds, go to www.tiaa-cref.org/usmd.

General risk by asset class



Option A:

To select the simplified One-Decision strategy, simply choose the Lifecycle Fund that's closest to your estimated year of retirement. As with all mutual funds, the principal value isn't guaranteed. The target date of the Lifecycle Fund is an approximate date when investors may begin withdrawing from the fund.

Mutual Funds

Asset Class	Type	Funds
Multi-Asset	Mutual Funds	TIAA-CREF Lifecycle Fund 2010 TIAA-CREF Lifecycle Fund 2015 TIAA-CREF Lifecycle Fund 2020 TIAA-CREF Lifecycle Fund 2025 TIAA-CREF Lifecycle Fund 2030 TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040 TIAA-CREF Lifecycle Fund 2045 TIAA-CREF Lifecycle Fund 2050 TIAA-CREF Lifecycle Fund 2055 TIAA-CREF Lifecycle Retirement Income Fund

Option B:

If you prefer to build your own portfolio, the choices below are offered in your Optional Retirement Plan.

Retirement Annuity Accounts¹ and Mutual Funds

Asset Class	Type	Funds
Equities	Variable Annuity Accounts	CREF Equity Index Account CREF Global Equities Account CREF Growth Account CREF Stock Account
	Mutual Funds	American Funds EuroPacific Growth Fund American Funds Washington Mutual Investors Fund TIAA-CREF Mid-Cap Growth Fund TIAA-CREF Mid-Cap Value Fund TIAA-CREF Small-Cap Blend Index Fund TIAA-CREF Small-Cap Equity Fund Vanguard 500 Index Fund Vanguard Total International Stock Index Fund
Fixed Income	Variable Annuity Account	CREF Bond Market Account
	Mutual Funds	BlackRock Inflation Protected Bond Fund Vanguard Total Bond Market Index Fund
Money Market	Variable Annuity Account	CREF Money Market Account ²
Guaranteed	Guaranteed Annuity	TIAA Traditional Annuity
Multi-Asset	Variable Annuity Account	CREF Social Choice Account
	Mutual Funds	TIAA-CREF Lifecycle Fund 2010 TIAA-CREF Lifecycle Fund 2015 TIAA-CREF Lifecycle Fund 2020 TIAA-CREF Lifecycle Fund 2025 TIAA-CREF Lifecycle Fund 2030 TIAA-CREF Lifecycle Fund 2035 TIAA-CREF Lifecycle Fund 2040 TIAA-CREF Lifecycle Fund 2045 TIAA-CREF Lifecycle Fund 2050 TIAA-CREF Lifecycle Fund 2055 TIAA-CREF Lifecycle Retirement Income Fund

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

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Financial Services

Your investment choices for your Supplemental Retirement Plan and 401(a) Match Plan.

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Option A:

To select the simplified One-Decision strategy, simply choose the Lifecycle Fund that's closest to your estimated year of retirement. As with all mutual funds, the principal value isn't guaranteed. The target date of the Lifecycle Fund is an approximate date when investors may begin withdrawing from the fund.

Mutual Funds

Asset Class	Type	Funds
Multi-Asset	Mutual Funds	TIAA-CREF Lifecycle Fund 2010 TIAA-CREF Lifecycle Fund 2015 TIAA-CREF Lifecycle Fund 2020 TIAA-CREF Lifecycle Fund 2025 TIAA-CREF Lifecycle Fund 2030 TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040 TIAA-CREF Lifecycle Fund 2045 TIAA-CREF Lifecycle Fund 2050 TIAA-CREF Lifecycle Fund 2055 TIAA-CREF Lifecycle Retirement Income Fund

Option B:

If you prefer to build your own portfolio, the choices below are offered in your supplemental plans.

Retirement Annuity Accounts¹ and Mutual Funds

Asset Class	Type	Funds
Equities	Variable Annuity Accounts	CREF Equity Index Account CREF Global Equities Account
	Mutual Funds	American Funds EuroPacific Growth Fund American Funds Washington Mutual Investors Fund TIAA-CREF Mid-Cap Growth Fund TIAA-CREF Mid-Cap Value Fund
		CREF Growth Account CREF Stock Account TIAA-CREF Small-Cap Blend Index Fund TIAA-CREF Small-Cap Equity Fund Vanguard 500 Index Fund Vanguard Total International Stock Index Fund
Real Estate	Variable Annuity Account	TIAA Real Estate Account
Fixed Income	Variable Annuity Accounts	CREF Bond Market Account
	Mutual Funds	BlackRock Inflation Protected Bond Fund
		CREF Inflation-Linked Bond Account Vanguard Total Bond Market Index Fund
Money Market	Variable Annuity Account	CREF Money Market Account ²
Guaranteed	Guaranteed Annuity	TIAA Traditional Annuity
Multi-Asset	Variable Annuity Account	CREF Social Choice Account
	Mutual Funds	TIAA-CREF Lifecycle Fund 2010 TIAA-CREF Lifecycle Fund 2015 TIAA-CREF Lifecycle Fund 2020 TIAA-CREF Lifecycle Fund 2025 TIAA-CREF Lifecycle Fund 2030 TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040 TIAA-CREF Lifecycle Fund 2045 TIAA-CREF Lifecycle Fund 2050 TIAA-CREF Lifecycle Fund 2055 TIAA-CREF Lifecycle Retirement Income Fund

¹ Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

² An investment in this account is not a deposit of any bank and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit www.tiaa-cref.org/usmd for details.