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<tr>
<th>Fund Name</th>
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<tr>
<td>CREF Core Bond Account R3</td>
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<td>CREF Global Equities R3</td>
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<td>CREF Growth R3</td>
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<td>CREF Money Market R3</td>
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<td>TIAA Real Estate</td>
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<td>TIAA TRADITIONAL</td>
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<td>TIAA-CREF Equity Index Fund - Institutional Class</td>
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<td>TIAA-CREF International Equity Index Fund - Instl Class</td>
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<td>TIAA-CREF Large-Cap Growth Index Fund - Institutional Class</td>
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<td>TIAA-CREF Large-Cap Value Index Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class</td>
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<td>TIAA-CREF Lifecycle Index 2065 Fund - Instl Class</td>
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<tr>
<td>TIAA-CREF Lifecycle Index Retirement Income Fund - Instl Cl</td>
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<tr>
<td>TIAA-CREF Small-Cap Blend Index Fund - Institutional Class</td>
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<tr>
<td>Vanguard Federal Money Market Fund Investor</td>
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<td>Vanguard Inflation Protected Securities Fund Admiral</td>
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<tr>
<td>Vanguard Total Bond Market Index Fund - Institutional</td>
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OPEN YOUR RETIREMENT ACCOUNT

NEED HELP?
Call 800-842-2252
Weekdays, 8 a.m. to
10 p.m. (ET), or visit
TIAA.org.

¿HABLA ESPAÑOL?*
Llame al 800-842-2252
y marque 9 si desea
atención en español,
días habiles son de
8:00 am a 10:00 pm
(hora del Este).

FILL OUT YOUR ENROLLMENT FORM

STEP 1 CHOOSE YOUR INVESTMENTS
Select from the list of investment choices available under your employer’s plan.
Please review the prospectuses for the investment choices before making your
selections. See next page for how to access the prospectuses.

STEP 2 TELL US ABOUT YOURSELF
Provide basic information to establish your account.

STEP 3 LIST ANY EXISTING CONTRACTS
See instructions to determine if applicable.

STEP 4 NAME YOUR BENEFICIARIES

STEP 5 SPOUSAL WAIVER (IF APPLICABLE)
This section may or may not appear on your form, depending on the provisions of your
employer’s plan. If it does not appear on your form, and if you are married and name someone
other than your spouse as beneficiary for more than 50% of the death benefit, your spouse
will need to complete and sign this section.

SIGN YOUR FORM
If you need to make a change please initial and date next to the correction.

RETURN YOUR COMPLETED FORM
Return your completed form to your employer’s HR/Benefits office. You may need to
complete a salary deferral agreement with your employer.

IMPORTANT INFORMATION
Whenever a new account is opened, federal law requires all financial institutions to help the government fight the funding
of terrorism and prevent money laundering activities by obtaining, verifying and recording information that identifies each
person who opens an account. For this reason, we request your name, physical address (a P.O. Box alone is insufficient),
date of birth, Social Security number (or taxpayer identification number), telephone number and other information that will
allow us to identify you. Without this information, we may not be able to open an account or process any transactions for you.
State regulations require that you provide information on any existing annuity or life insurance contracts that would be replaced
by the TIAA account for which you are applying. If your new TIAA account is going to replace more than one existing contract,
please include that information.

*Todos los contratos están redactados en inglés. Al hacer cualquier trato con nosotros, usted declara comprender nuestros
documentos si los lee en inglés o que cuenta con algún asesor de su confianza que se los interprete. All contract documents are in
English. When you do business with us, you represent that you can read and understand our English documents or have your own
trusted advisor who can interpret them for you.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call
877-518-9161 or log on to TIAA.org for paper copies of the product and fund prospectuses that contain this and other
information. Please read the prospectus carefully before investing. To have copies of paper prospectuses sent to you at no
charge, please call TIAA at 877-518-9161. TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors
Services, Inc. distribute securities products. TIAA (Teachers Insurance and Annuity Association of America) and CREF
(College Retirement Equities Fund), 730 Third Avenue, New York, NY 10017 issues annuities.
©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF).
YOUR INVESTMENT CHOICES

Use this form to make your investment choices. For detailed descriptions and performance information, please go to tiaa.org or read the prospectus. To have copies of paper prospectuses sent to you at no charge, please call TIAA at 877 518-9161. Pick your own investments to build a diversified mix that’s right for you. If your employer’s plan offers mutual funds as an investment choice, participants with non-U.S. addresses may be subject to certain investment restrictions, including restrictions on purchases of mutual funds.

Please use only whole numbers and make sure your total allocation equals 100%. HELPFUL TOOL: Visit www.tiaa.org/calcs to use our Asset Allocation Evaluator to help you create an allocation.

Before making your investment choices and completing your enrollment form, please read the prospectuses and investment-related information, including plan fees and expenses and current investment performance, go to www.tiaa.org/PRO and enter your six digit prospectus access code or plan number. You can obtain this by calling TIAA at 800 842-2252 or from your Benefits Office. If you prefer, you can obtain paper copies of the product and fund prospectuses by calling 877 518-9161. Please note that on your enrollment form, you will be asked to confirm that you have received and accessed the relevant prospectus(es) and/or product literature for your investment choices. Please read the prospectuses carefully before investing.

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<th>Percentage</th>
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100% TOTAL
TELL US ABOUT YOURSELF

Title

First Name

Middle Name

Last Name

Social Security or Tax ID Number

Gender

Male

Female

Birth Date (mm/dd/yyyy)

Your Spouse’s Name

E-mail Address

Daytime Phone

Evening Phone

Residential Address (No PO Boxes please.)

Address

City

State

Zip Code

Country

Mailing Address (If different from your residential address.)

Address

City

State

Zip Code

Country

Employment Information

Employer

Boston College

Campus/Branch

Plan ID

1

0

0

4

7

0

Important Information

Please be sure to provide instructions on how to allocate your contributions to the investments offered under the retirement plan on the “Choose Your Allocation” form. If your asset allocation is missing or incomplete in any way, your contributions will be automatically invested in accordance with the plan’s Qualified Default Investment Alternatives or otherwise applicable default investment, which can be located in the plan’s Summary Plan Description available from your employer.
LIST ANY EXISTING CONTRACTS /CERTIFICATES (IF APPLICABLE)

Do you own any annuity contracts/certificates or life insurance policies?

- Yes
- No

Does this enrollment replace, discontinue or change an existing annuity contract/certificate or life insurance policy?
- If yes, provide contract/certificate number and company name below.
- If no, skip this step and proceed to ‘Name Your Beneficiaries’.

<table>
<thead>
<tr>
<th>Contract /Certificate Number</th>
<th>Company Name</th>
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NAME YOUR BENEFICIARIES

DEFINITION: Primary beneficiaries are individuals who are entitled to receive the benefits of your plan if you die.

Make sure the percentages for your primary and contingent beneficiaries each total 100%.

Primary Beneficiaries

Name (Title, First Name, Middle Name, Last Name)

Percentage  Social Security or Tax ID Number  Birth Date (mm/dd/yyyy)

Relationship

Name (Title, First Name, Middle Name, Last Name)

Percentage  Social Security or Tax ID Number  Birth Date (mm/dd/yyyy)

Relationship

CONTINUED ON NEXT PAGE
**Contingent Beneficiaries**

Name (Title, First Name, Middle Name, Last Name)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

Name (Title, First Name, Middle Name, Last Name)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

**WAIVER OF SPOUSE’S RIGHT TO PRERETIREMENT DEATH BENEFITS (IF APPLICABLE)**

**PLEASE NOTE:** If you’re married and you name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit or the percent specified by your employer plan, then your spouse must properly consent to waive his/her preretirement survivor death benefit under your employer plan and/or ERISA in order to put your nonspousal beneficiary designation into effect. Generally, waiving spousal rights is available if you are age 35 or older. If you’re under age 35 and wish to designate someone other than your spouse as beneficiary, please contact your benefits office.

**CONSENT BY SPOUSE (MUST BE WITNESSED)**

I am voluntarily and irrevocably giving up my right to a qualified preretirement survivor death benefit. I recognize that any preretirement death benefit payable under these annuities and/or mutual funds held under my spouse’s employer plan will be paid to the beneficiaries as described in this form.

Signature of Spouse

Date (mm/dd/yyyy)

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)
SIGN YOUR FORM

If your employer’s plan contains a vesting requirement, your employer exercises all rights to your accumulations under the TIAA and CREF annuities and the mutual funds until you become vested under the plan. If your employer’s plan does not contain a vesting requirement or if you have met the vesting requirement of your employer’s plan, you exercise these rights yourself.

Your employer’s plan may offer mutual funds as an investment choice in addition to the TIAA and CREF annuities. The TIAA and CREF certificates and amounts in any of the mutual funds do not provide for loans and cannot be assigned. Under federal law, distributions before age 59½ or before termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. Your ability to make withdrawals and transfers from the TIAA and CREF certificates and amounts in any of the non-annuity mutual funds may be limited by the terms of your employer’s retirement plan. Within 120 days after the later of termination of employment or specific date stipulated by your employer’s plan, withdrawals and transfers are available from the TIAA Traditional Annuity in a lump sum. Such withdrawals and transfers are subject to a surrender charge. At all other times, withdrawals and transfers from the TIAA Traditional Annuity must be spread over a ten-year period (five years for withdrawals after termination of employment). The amount and value of any accumulation units transferred from any account within a TIAA Variable Annuity Separate account may be affected by redemption charges imposed by the investments in which the account invests. The accumulations in and benefit payments from the CREF accounts, the TIAA Variable Annuity Separate accounts, and the mutual funds are variable and not guaranteed; they depend on the investment performance of these accounts.

Your beneficiary designation will apply to your TIAA and CREF annuities and to the mutual fund accounts. Under your employer’s plan, your spouse has the right to a death benefit. If the plan is subject to ERISA, your spouse is entitled to at least 50% of the death benefit specified by the plan. If the plan is not subject to ERISA, your spouse is entitled to the percentage stipulated by the plan. Your spouse must consent to any beneficiary designation that doesn’t meet this requirement by completing the “Waiver of Spouse’s Right to Preretirement Death Benefits.”

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging your receipt of the following documents:

- Prospectuses for the investment options available to you
- TIAA Business Continuity Policy
- TIAA Privacy Policy
- Intermediary Frequent Trading Policy

Please check the box below to acknowledge electronic receipt of prospectuses and other required documents.

I acknowledge that I consent to receiving and have received the above-referenced documents for my plan by means of either the TIAA website (tiaa.org), the website from which this form was downloaded, a CD accompanying my enrollment form, or at the special web address www.tiaa.org/PRO using the Prospectus Access Code provided in my enrollment materials. I further acknowledge that I am able to access these documents via one of these sources. I understand that this acknowledgment applies only to this initial enrollment.

To select this acknowledgment and consent, you must either have access to the websites noted above or a computer with a CD drive and Internet access. In either case, you must also be able to download, view and print the documents. You will need Adobe Reader to view and print electronic PDF documents. If you don’t have Adobe Reader, go to www.adobe.com to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800 842-2252. You understand and acknowledge that accessing documents electronically may involve additional costs, including but not limited to, subscription access fees from an Internet service provider and printing costs.

Paper versions of the above documents can be ordered free of charge, both now and in the future, by calling toll-free 877 518-9161 or go to tiaa.org. If you are unable to acknowledge that you have received and accessed these documents on the website or CD, please call 877 518-9161 for paper prospectuses at no charge.

Note: Unless indicated above, I acknowledge that I have received paper copies of the above-referenced documents.

Under penalties of perjury, you certify that the taxpayer identification number shown on this form is your correct Social Security number. The Internal Revenue Service does not require your consent to any provision of this document.

I have read and acknowledge all provisions of this form.

Please sign in only black or dark blue ink.

Signature

Date (mm/dd/yyyy)

GRA-EID-GN-0216
FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE / WARNING REQUIRED BY MANY STATES
This notice/warning does not apply in New York.

Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits. Also:

CO: Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DC, VA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FOR TIAA AGENT USE, IF APPLICABLE

Agent Name (Title, First Name, Middle Name, Last Name)  
Agent CRD Number

Replacement requirements:

Exempt  Subject to Replacement Requirements

To the best of my knowledge and belief, the applicant owns existing life insurance policies or annuity contracts.

Yes  No

To the best of my knowledge and belief, the applicant is replacing, discontinuing, or changing existing life insurance policies or annuity contracts.

Yes  No

For contracts to be issued in North Carolina

I did not record the applicant's information on the enrollment form. The information on the enrollment form was recorded by the applicant.

I recorded the information on the enrollment form and certify that the information I recorded completely and accurately represents the information provided by the applicant.

Agent Signature (Title, First Name, Middle Name, Last Name)  
Date (mm/dd/yyyy)