

## Fixed Account Interest Rates

Learn more — call 800 223-1200

### Personal Annuity Select and Teachers Personal Annuity

#### FIXED ACCOUNT INTEREST RATE <sup>1</sup>

	Accumulations as of 04/30/12	Contributions* Received after 04/30/12
Contract issued prior to 03/01/04	3.00%	3.00%
Contract issued after 02/29/04	1.75%	1.50%

\* If you received an annuity contract subsequent to your original contract, any new contributions will be applied to the new annuity.  
To verify when your new annuity was issued, check the contract or call us at **800 223-1200**.

<sup>1</sup> Rates guaranteed through 4/30/12.

The Teachers Personal Annuity Fixed Account and the Personal Annuity Select Fixed Account provide the opportunity for additional interest on top of a guaranteed minimum. Additional interest comes from earnings over and above the amounts needed to meet contractual guarantees. The rates do not apply to accumulations in the variable components of the Teachers Personal Annuity and the Personal Annuity Select. Contracts issued prior to 03/01/2004 have a guaranteed minimum interest rate of 3%. Contracts issued after 02/29/2004 have a guaranteed minimum interest rate which varies by state of issue. Please call 800 223-1200 for the guaranteed minimum in your state.

This applies to Teachers Personal Annuity form series 1291, 1291.1, TIAA-PA-R, TIAA-PA-RS1 and TIAA-PA-RS2 and Personal Annuity Select form series TCL-1291.2, TCL-1291.3, TCL-PAS-R, TCL-PAS-RS1 and TCL-PAS-RS2 issued by Teachers Insurance and Annuity Association (TIAA), New York, NY and TIAA-CREF Life Insurance Company, New York, NY.

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Financial Services