



April 2006

To 403(b) Plan Administrators:

Federal pension law requires plan administrators of employee benefit plans to file an Annual Return/Report (Form 5500) for each plan subject to the Employee Retirement Income Security Act of 1974 (ERISA). We have prepared a **Memorandum for 403(b) Plans** that will help you complete Form 5500. This memorandum is available to you on our website, at www.tiaa-cref.org/administrators/index.html, where you can access, print and/or download the document. The Annual Premium Report is no longer provided to you, as the information is no longer required for the filing.

The Memorandum has item-by-item instructions for completing the required questions. Administrators of 403(b) plans are not required to complete all of the questions on Form 5500 or to include any of the Schedules with the annual filings for 403(b) plans.

You must file the completed Form 5500 with the Department of Labor (“DOL”) Employee Benefits Security Administration (“EBSA”) as specified in the Form 5500 Instructions, page 5 under “Where To File.” The Form 5500 comes in two versions: a version that is completed on a computer (and which can be electronically filed or filed by mail or private delivery service); and a version that can be completed by hand or typewriter (which can *only* be filed by mail or private delivery service). The computer version requires special software that is obtained from a service provider working with the DOL. See the DOL’s web page at www.efast.dol.gov for details. The handwritten or typewritten version will require forms obtained directly from the DOL; call 800 829-3676 for these forms. These handwritten or typewritten forms are machine-readable and filers are strongly encouraged to use the official forms.

You generally have to file Form 5500 by the last day of the seventh month following the end of the plan year. For example, if you use a calendar-year plan year, your 2005 Form 5500 is due on or before July 30, 2006.

Also available on the website is the **Summary Annual Report Memorandum**. Benefit plans subject to the Employee Retirement Income Security Act of 1974 (ERISA) are generally required to distribute Summary Annual Reports to plan participants. This Memorandum reviews the Summary Annual Report requirements and the attachments provide suggested wording for Summary Annual Reports. *You must generally distribute Summary Annual Reports to plan participants by the last day of the ninth month following the end of the plan year (September 30, 2006 for plan years ending December 31, 2005).*

If you have any questions with regard to the Form 5500 materials, please contact our Administrator Telephone Center, at **888 TIA-SRVC (888 842-7782)**.

Sincerely,

Raymond Jones
Director, Pension Products Operations

CALL 877 518-9161 OR LOG ON TO www.TIAA-CREF.org FOR PROSPECTUSES THAT CONTAIN THIS AND OTHER INFORMATION. PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.

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