



April 2006

To the Plan Administrator:

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). 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](http://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 hand- 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.*

We’ve prepared two sets of data for inclusion on the different Financial Information Schedules (Schedules H and I) which may be filed with this year’s Annual Return/Report. You pick the set you need. The size of your plan at the beginning of the plan year determines which Schedule you file. Generally, if your plan had 100 or more participants at the beginning of the plan year, you should file Schedule H. **If you file Schedule H, you must file an accountant’s opinion.** If your plan had fewer than 100 participants at the beginning of the plan year, you may file Schedule I. *Note: Our records indicate only the number of participants with TIAA-CREF contracts. If some of your participants use other carriers’ contracts or accounts, you should determine the proper Schedule to file based on your own full participant count.*

*Over, please*

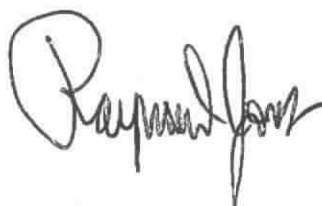
**The following advisory material is available to you on, and can be downloaded from, TIAA-CREF's website, at [http://www.tiaa-cref.org/administrators/plan\\_admin/erisa/index.html](http://www.tiaa-cref.org/administrators/plan_admin/erisa/index.html). This material provides the information you'll need to complete an Annual Return/Report (Form 5500) for your 401(a), 403(a), or 401(k) qualified plan subject to the Employee Retirement Income Security Act of 1974 (ERISA).**

- ❑ The *ERISA Memorandum on Form 5500 for Qualified Plans* booklet, which provides instructions for completing the 5500 Form and its applicable schedules.
- ❑ The CREF Audited Financial Statements.
- ❑ *A Guide to Filing Form 5500 for Qualified ERISA Plans Using TIAA-CREF Annuities.*
- ❑ The TIAA Real Estate Account prospectus.
- ❑ A sample of the type of schedule that you will need for Item 4i of Schedule H.
- ❑ A letter from us certifying, pursuant to DOL Reg. Section 2520.103-5(c), that the information we are reporting to you is accurate and complete.
- ❑ A Type II service auditor's report from our independent auditor, PricewaterhouseCoopers, LLP, in accordance with the *Statement of Auditing Standards No. 70 of the American Institute of Certified Public Accountants Standards* covering TIAA-CREF's ERISA reporting system.
- ❑ A Summary Annual Report Memorandum, which benefit plans subject to the Employee Retirement Income Security Act of 1974 (ERISA) are generally required to distribute 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).*

**In order to obtain the financial data we prepared for your plan, which you must use to complete Form 5500 and the applicable schedules, simply click onto the Secure Administrators Access tab on our website ([www.tiaa-cref.org/administrators/index.html](http://www.tiaa-cref.org/administrators/index.html)).**

If you have any questions regarding the Form 5500 materials or the **Secure Administrators Access** on our website, please contact our Administrator Telephone Center, at **888 TIA-SRVC (888 842-7782)**.

Sincerely,



Raymond Jones  
Director, Pension Products Operations

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