

INVESTING FOR LIFE'S GOALS

YOUR PERSONAL FINANCIAL ORGANIZER

Your Name

Date Completed



FINANCIAL SERVICES
FOR THE GREATER GOOD®



TIAA-CREF: FINANCIAL SERVICES FOR THE GREATER GOOD®

TIAA-CREF is dedicated to serving the retirement needs of those in the academic, medical, cultural and research fields.

We are committed to seeking consistent, long-term performance. We seek to keep our fees low* to help our participants maximize their investments and ensure more of their money is working hard for them. We offer personalized, objective advice by noncommissioned consultants** to help ensure our participants' best interests are always being served. And most importantly, we leverage our knowledge and expertise to provide retirement income solutions that help guarantee our participants won't outlive their income.***

* Morningstar Direct (March 2010) based on Morningstar expense comparisons by category. This applies to our variable annuity and mutual fund expense ratios.

** Our consultants receive no commissions. They are compensated through a salary-plus-incentive program that emphasizes client service excellence and financial results. Consultants will only recommend products that help achieve our clients' goals.

*** Guarantees are based on the claims-paying ability of the issuer.



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UNDERSTANDING YOUR FINANCIAL ORGANIZER

Your Personal Financial Organizer is a “take-action” booklet to help you put your finances and budget in order so you can develop an effective savings strategy. It’s important to establish good financial habits, because the sooner you start saving, the more time your money will have to work for you. The Organizer is divided into three sections:

SECTION I. FIGURING YOUR FINANCES

You can use Net Worth and Cash Flow Analysis worksheets to assess your financial situation and identify additional money to put aside toward your goals.

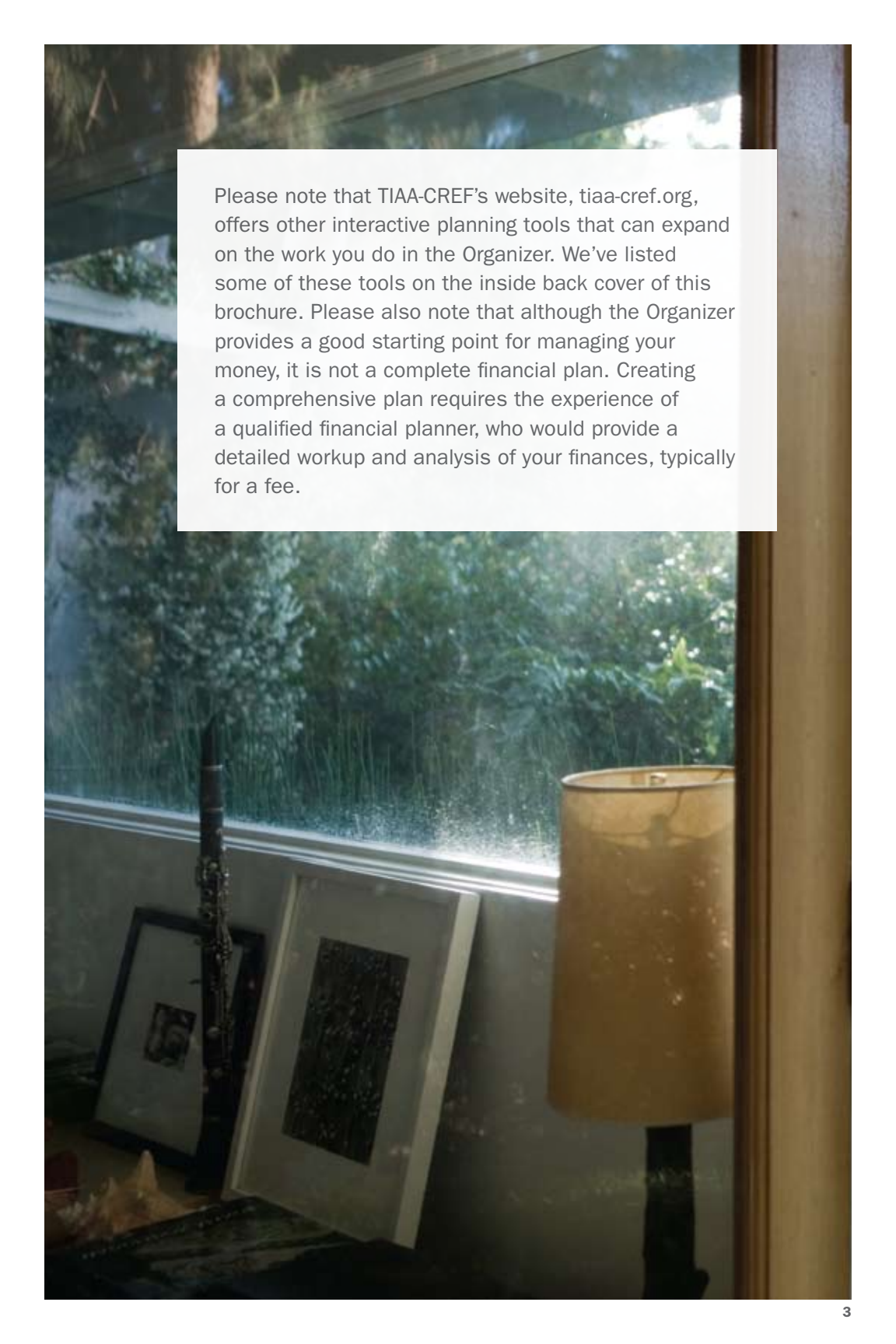
SECTION II. GOALS, PRODUCTS AND ASSETS

Here, we discuss how to apply the information from the Cash Flow Analysis to determine your investment priorities and begin to select the appropriate products and investments.

SECTION III. YOUR IMPORTANT RECORDS

This provides a convenient log where you can list your important documents and possessions, so your family will always know where they are.

After you work through the Organizer, store it in a safe place. Your personal and financial situation will very likely change over time, so you’ll want to re-evaluate your progress regularly.

A photograph of a window with a view of greenery, a lamp, and framed pictures. The window is the central focus, showing a lush green landscape with trees and bushes. In the foreground, a lamp with a beige shade is visible on the right side. To the left of the lamp, there are two framed pictures leaning against the wall. The overall scene is a well-lit, cozy interior space.

Please note that TIAA-CREF's website, tiaa-cref.org, offers other interactive planning tools that can expand on the work you do in the Organizer. We've listed some of these tools on the inside back cover of this brochure. Please also note that although the Organizer provides a good starting point for managing your money, it is not a complete financial plan. Creating a comprehensive plan requires the experience of a qualified financial planner, who would provide a detailed workup and analysis of your finances, typically for a fee.

I. FIGURING YOUR FINANCES

NET WORTH ANALYSIS

The Net Worth Analysis tells you what you're worth financially. Use it to list all your assets and liabilities (debts and expenses) and then subtract your total liabilities from your total assets.

When completing your analysis, use a specific date — perhaps the end of a calendar quarter or year — so you can use the same date to recalculate your analysis each year. Remember, the higher your net worth, the better. A low or negative net worth tells you that you'll need to focus on your Cash Flow Analysis (see page 5) to find ways of increasing your savings. Your goal is to have a greater net worth each year. (Also, as you build your assets, consider using life insurance to manage risks like premature death, becoming disabled or outliving your savings.)

WHAT YOUR NET WORTH NUMBERS MEAN

We hope your current net worth shows that your assets are greater than your liabilities. If the gap is narrow or your liabilities exceed your assets, you'll need to work on reducing your liabilities.

Here are some tips for improving your financial health:

- Own your home to take advantage of tax-deductible interest. Your home can also serve as an asset with potential resale value.
- Limit or eliminate high interest credit cards.
- Pay off high interest credit cards and nondeductible loans. Also, consider using a home equity loan to consolidate all debts (the interest may be tax deductible).
- Save part or all of your tax refund to accelerate your savings or to eliminate debt.
- Live within your means using regular income, not savings, for routine expenses.
- Put any unexpected income — such as from an inheritance or a windfall — directly into savings.

What it is and what it's for:

The Net Worth Analysis shows your financial condition, as of a specific date, to help you monitor your progress as you build your assets.

CASH FLOW ANALYSIS

Your Cash Flow Analysis shows you exactly where your money goes each month and is your best tool for finding additional funds for saving and investing. The Cash Flow Analysis statement is divided into two parts, one for sources of income and the other for monthly expenses. For any expenses you pay annually, semiannually or quarterly (e.g., insurance, gifts, taxes), divide each item by the appropriate number of months to arrive at a monthly figure you can record. (For example, divide an annual expense by 12, a semiannual expense by six, and a quarterly expense by four.) When you finish, simply subtract your total monthly expenses from your total monthly income to determine your net income.

Try to complete the Cash Flow Analysis as thoroughly as you can, using your checking account statements, credit card bills, online payment records and other expenses.

WHAT YOUR CASH FLOW NUMBERS MEAN

When completed, your Cash Flow Analysis lets you know where you stand: You'll either find that you have extra money to save for your financial goals, or that you need to find ways to develop savings.

If you're in the red, review the Cash Flow Analysis and carefully examine your discretionary expenses. Try to determine if you can reduce or eliminate any of these expenses. For example, perhaps you can cut back on certain expenses, or consolidate all your credit card debts with one card or loan with a lower interest rate.



What it is and what it's for:

The Cash Flow Analysis shows your monthly income and expenses, side by side, to help you find extra money for your goals.

NET WORTH ANALYSIS

ASSETS: WHAT YOU OWN

Cash and Cash Equivalents	
Checking Account	
Savings Account	
Other	
Retirement Assets	
Defined Contribution Pension	
Defined Benefit Pension	
Social Security Pension	
Tax-Deferred Annuity 403(b)	
457(b)/401(k)	
Keoghs	
IRAs	
After-Tax Annuities	
Other	
Invested Assets	
Brokerage Accounts	
Stocks	
Bonds	
Real Estate Funds	
Mutual Funds	
Life Insurance Cash Value	
Other	

Personal Use Assets	
Primary Residence	
Secondary Residence(s)	
Car(s)	
Furnishings	
Jewelry	
Collectibles (art, antiques, etc.)	
Other	
TOTAL ASSETS	

LIABILITIES: WHAT YOU OWE

Current Liabilities	
Credit Card(s)	
Car Payment(s)	
Education Loan(s)	
Life Insurance Premium(s)	
Other	
Long-term Liabilities	
Primary Residence Mortgage	
Education Funding	
Secondary Residence Mortgage	
Other	
TOTAL LIABILITIES	

NET WORTH

TOTAL ASSETS	
- TOTAL LIABILITIES	
= NET WORTH	

Net worth calculation:
 Subtract your total liabilities from your total assets to calculate your net worth.

CASH FLOW ANALYSIS

MONTHLY INCOME

Gross Salary(ies)	
Income from:	
Dividends	
Interest	
Alimony/Child Support	
Other	
TOTAL MONTHLY INCOME	

MONTHLY EXPENSES

Mortgage/Rent	
Maintenance	
Food (groceries, meals)	
Child Care	
Utilities (electricity)	
Gas/Oil/Water	
Telephone	
Car Payments	
Credit Card Payment(s)	
Entertainment	
Cable/Satellite TV	
Home/Renter's Insurance	
Property Taxes	

Life Insurance
Long-Term Care Insurance
Auto Insurance
Disability Insurance
Savings/Investments
Tax-Deferred Annuity 403(b)
457(b)/401(k)
IRAs, After-Tax Annuities
Pension Contribution
College Savings
Medical/Dental
Clothing
Vacation
Discretionary
Taxes (Federal, State, Local, S.S.)
Other
TOTAL MONTHLY EXPENSES

Funds available calculation:

Deduct your monthly expenses from your monthly income to determine your available funds.

AVAILABLE FUNDS

TOTAL MONTHLY INCOME
- TOTAL MONTHLY EXPENSES
= FUNDS AVAILABLE

II. GOALS, PRODUCTS AND ASSETS

PRIORITIZING YOUR FINANCIAL GOALS

Prioritize your goals by listing and then categorizing them by duration — the amount of time you have to save or invest before you need the money. There are three overall categories of duration: short term (one to three years), intermediate (three to 10 years) and long term (more than 10 years).

Below are some common goals matched with products you might use for them. Note that to encourage people to save for long-term goals such as retirement, the government offers significant tax benefits through products such as 403(b), 457(b) and 401(k) plans, Traditional, Roth and SEP IRAs, and Keogh plans. For a brief description of TIAA-CREF products, see “TIAA-CREF Products for Your Goals” on page 19.

As you prioritize your goals, pick one or two that are most significant to you. The goals you identify are the ones you want to pursue aggressively. Keep in mind that for most people, retirement is likely to be their most important goal. The importance of other goals depends on your life circumstances. For example, if you have children, saving for their college education costs is likely to be a major objective. If your Cash Flow Analysis indicates that you have enough money to pursue several goals at once, you should still prioritize them by considering your contribution amount for each goal, i.e., which gets the largest contribution, the second-largest contribution, and so on.

TIAA-CREF offers a variety of savings, investment and insurance products that can help you reach your goals.

FOR RETIREMENT AND LONG-TERM GOALS:

- Employer-sponsored retirement plans
- 403(b) and 457(b) tax-deferred retirement plans
- Keoghs
- After-tax annuities
- Traditional and Roth IRAs
- SEP IRAs
- Mutual funds



Prioritizing Tip:

Don't make the mistake of thinking that because goals like retirement and education funding are "long term," you can begin saving for them later. The reality is that these goals tend to require a lot of your financial resources to meet them, so begin saving for them now, if you haven't already.

FOR EDUCATION SAVINGS:

- 529 college savings plans
- Coverdell Education Savings Accounts
- Traditional and Roth IRAs
- Mutual funds

FOR SHORT- AND INTERMEDIATE-TERM GOALS:

- Mutual funds

AND, DEPENDING ON YOUR AGE:

- Traditional and Roth IRAs
- 403(b) and 457(b) tax-deferred retirement plans
- After-tax annuities

FOR YOUR FAMILY'S FINANCIAL SECURITY AND FOR WEALTH TRANSFER:

- Life insurance

II. GOALS, PRODUCTS AND ASSETS (CONT'D)

FINANCIAL RULES OF THUMB

Here are a few tips to consider as you prioritize your goals and implement your savings plan:

- Build an emergency fund equal to at least three to six times your gross monthly salary.
- Purchase enough life insurance to meet your needs. To estimate your coverage needs, use our **Life Insurance Needs Analysis** calculator at www.tiaa-cref.org/calcs (scroll down and look in the **Determine Insurance Needs** section). You can also speak with a TIAA-CREF Life Insurance Company insurance and annuity specialist at **877 825-0411** to find out which coverage is best for you.
- Obtain enough disability insurance to replace at least 60% of your monthly salary.
- Plan to replace 80% or more of your final salary in order to maintain your standard of living in retirement. To accomplish this, first maximize your tax-deductible contributions to your voluntary retirement plans such as 403(b), 457(b) and 401(k) plans before using other investment products.

PRODUCTS YOU CAN USE FOR YOUR GOALS

TIAA-CREF offers a wide range of products and services you can use for key financial goals like retirement and education savings. If you need assistance selecting a product that's appropriate for your needs, go to tiaa-cref.org for helpful information and calculators, or contact one of our consultants at **800 842-2252**. See the contact information on the inside back cover for more information.



KNOW YOUR RISK TOLERANCE

Once you select an appropriate investment product(s), you'll need to choose among the available accounts based on the level of risk you're willing to take on. For example, if you have a low risk tolerance or a shorter investment time horizon, you may wish to allocate more of your assets to lower-risk choices such as money market or fixed-income investments. If, however, you have a higher-risk tolerance, you may want to put more of your money in higher-risk investments such as stocks.

Keep in mind that for long-term goals like retirement, it's important to take enough risk so your potential investment returns may outpace inflation and achieve the results you have in mind. Of course, the more risk you take, the higher the chance of experiencing loss. Below are the broad investment categories, which we refer to as asset classes, available to you through the various TIAA-CREF products. Please note that not every TIAA-CREF product offers the same asset classes and investment accounts.

THE MAJOR TIAA-CREF ASSET CLASSES

- Guaranteed (provides guarantee of principal, subject to TIAA-CREF's claims-paying ability)
- Real Estate
- Fixed Income
- Equities
- Money Market

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit [tiaa-cref.org](https://www.tiaa-cref.org) for details.



Resource Tips:

When visiting the **Planning Tools and Calculators** page at [tiaa-cref.org](https://www.tiaa-cref.org), click on our:

- **Target Value Calculator** if you know how much money you'll need for a goal but don't know how much to save monthly or annually.
- **Asset Allocation Evaluator** to help you determine your risk tolerance and how you may want to allocate your retirement savings across asset classes.
- **Life Insurance Needs Analysis Calculator** to estimate how much life insurance your survivors might need in the event of your death.

Visit www.tiaa-cref.org/calcs to help you reach your saving and investment goals.

III. YOUR IMPORTANT RECORDS

WHAT YOU HAVE AND WHERE TO KEEP IT

Use this worksheet to enter basic recordkeeping information about your assets, debts and important personal documents. To avoid having to search for these papers in the future, indicate where you are storing them.

BANK ACCOUNTS

Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other
Bank Name
Address
Account #
Held Jointly with
Statement Location
Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other
Bank Name
Address
Account #
Held Jointly with
Statement Location
Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other
Bank Name
Address
Account #
Held Jointly with
Statement Location

MUTUAL FUND ACCOUNTS

Name of Company/Fund
Address
Phone #
Account #
Statement Location
Name of Company/Fund
Address
Phone #
Account #
Statement Location
Name of Company/Fund
Address
Phone #
Account #
Statement Location

CHILDREN'S ACCOUNTS AND TRUSTS

Child's Name
Account/Trust Type
Where Invested
Custodian/Trustee
Address
Statement Location
Child's Name
Account/Trust Type
Where Invested
Custodian/Trustee
Address
Statement Location
Child's Name
Account/Trust Type
Where Invested
Custodian/Trustee
Address
Statement Location

BROKERAGE ACCOUNTS

Broker and Brokerage Firm
Address
Contact
Phone #
Account #
Statement Location
Broker and Brokerage Firm
Address
Contact
Phone #
Account #
Statement Location

Recordkeeping Tip:

Set up an organized filing system that makes it easy for your family to find important financial records. You never know when this information may be needed.

III. YOUR IMPORTANT RECORDS (CONT'D)

RETIREMENT/PENSION BENEFITS

Employer/Type Plan <input type="checkbox"/> Defined Benefit <input type="checkbox"/> 401(k) <input type="checkbox"/> 403(b) <input type="checkbox"/> Other
Plan Administrator
Address
Phone #
Account #
Primary Beneficiary
Contingent Beneficiary
Statement Location
Employer/Type Plan <input type="checkbox"/> Defined Benefit <input type="checkbox"/> 401(k) <input type="checkbox"/> 403(b) <input type="checkbox"/> Other
Plan Administrator
Address
Phone #
Account #
Primary Beneficiary
Contingent Beneficiary
Statement Location
Employer/Type Plan <input type="checkbox"/> Defined Benefit <input type="checkbox"/> 401(k) <input type="checkbox"/> 403(b) <input type="checkbox"/> Other
Plan Administrator
Address
Phone #
Account #
Primary Beneficiary
Contingent Beneficiary
Statement Location

ANNUITIES

Company
Contract #
Address
Phone #
Primary Beneficiary
Contingent Beneficiary
Statement Location
Company
Contract #
Address
Phone #
Primary Beneficiary
Contingent Beneficiary
Statement Location

LIFE INSURANCE

Type of Coverage <input type="checkbox"/> Term <input type="checkbox"/> Whole Life <input type="checkbox"/> Group <input type="checkbox"/> Variable <input type="checkbox"/> Universal
Face Amount Value
Company
Policy #
Agent
Phone #
Primary Beneficiary
Contingent Beneficiary
Statement Location
Type of Coverage <input type="checkbox"/> Term <input type="checkbox"/> Whole Life <input type="checkbox"/> Group <input type="checkbox"/> Variable <input type="checkbox"/> Universal
Face Amount Value
Company
Policy #
Agent
Phone #
Primary Beneficiary
Contingent Beneficiary
Statement Location

HEALTH INSURANCE

Type of Insurance <input type="checkbox"/> Group Medical <input type="checkbox"/> Individual Medical <input type="checkbox"/> Disability Income <input type="checkbox"/> Long-term Care
Company
Agent
Phone #
Document Location
Type of Insurance <input type="checkbox"/> Group Medical <input type="checkbox"/> Individual Medical <input type="checkbox"/> Disability Income <input type="checkbox"/> Long-term Care
Company
Agent
Phone #
Document Location
Type of Insurance <input type="checkbox"/> Group Medical <input type="checkbox"/> Individual Medical <input type="checkbox"/> Disability Income <input type="checkbox"/> Long-term Care
Company
Agent
Phone #
Document Location

III. YOUR IMPORTANT RECORDS (CONT'D)

HOMEOWNER'S/RENTER'S INSURANCE POLICY

Insurance Company
Policy #
Agent
Phone #
Document Location

AUTO INSURANCE POLICY

Insurance Company
Policy #
Agent
Phone #
Document Location

UMBRELLA INSURANCE POLICY

Insurance Company
Policy #
Agent
Phone #
Document Location

MAJOR CREDIT CARDS

Company
Phone #
Last 4 Digits of Account #
Company
Phone #
Last 4 Digits of Account #
Company
Phone #
Last 4 Digits of Account #

OTHER SAVINGS

Type
Institution
Details
Type
Institution
Details
Type
Institution
Details

LOANS AND DEBTS

Type of Debt		
Owed to		
Balance	As of	/ /
Statement Location		
Type of Debt		
Owed to		
Balance	As of	/ /
Statement Location		
Type of Debt		
Owed to		
Balance	As of	/ /
Statement Location		
Type of Debt		
Owed to		
Balance	As of	/ /
Statement Location		

MISCELLANEOUS DOCUMENTS

Indicate Where Documents are Kept

Birth Certificate
Marriage Certificate
Divorce Decree
Adoption Papers
Social Security Card
Military Service Records
Serial Number
VA Claim Number
GI Insurance Number
Mortgage Papers
Real Estate Deeds
Business Agreements
Tax Records
Vehicle Titles
Other

III. YOUR IMPORTANT RECORDS (CONT'D)

IMPORTANT PAPERS TO KEEP AND FOR HOW LONG

This is a list of important documents you should keep and the recommended length of time you should keep them:

DOCUMENTS	HOW LONG TO KEEP
Bank statements	Six years
Birth certificates	For life
Canceled checks	Six years
Contracts	Until updated
Credit card account numbers	Until updated
Divorce papers	For life
Home purchase and improvement records	As long as you own the property
Household inventory	Until updated
Insurance, life	For life
Insurance, car, home, etc.	Until updated
Investment records	Six years after tax deadline for year of sale
Investment certificates	Until cashed or sold
Loan agreements	Until updated
Military service records	For life
Real estate deeds	As long as you own the property
Receipts for large purchases	Until sale or discard
Service contracts and warranties	Until sale or discard
Social Security card	For life
Tax returns	Six years from filing date
Vehicle titles	Until sale or disposal
Will	Until updated

TIAA-CREF PRODUCTS FOR YOUR GOALS

The TIAA-CREF group of companies offers well-managed, low-cost* products to help you meet your financial goals. We'll be more than happy to help you decide which product(s) may be appropriate for you.

Retirement Plans to help build long-term security through your employer's basic retirement plan.

Supplemental Retirement Plans to fund 403(b) and 457(b) tax-deferred compensation plans, SEP IRAs and Keogh tax-deferred plans for additional, pretax retirement savings.

TIAA-CREF Roth and Traditional IRAs for tax-advantaged retirement savings and other goals.

After-Tax Annuities from TIAA-CREF Life Insurance Company for long-term tax-deferred savings (fixed and variable annuities); both single and continuous premium products are available.

529 College Savings Plans to help you invest and prepare for the high costs of college education.

Coverdell Education Savings Accounts for after-tax savings for children's education costs.

Mutual Funds to invest in a range of investment asset classes suitable for most financial goals.

Life Insurance from TIAA-CREF Life Insurance Company to provide life insurance protection for your family.

Brokerage Services for investing in stocks, bonds and thousands of mutual funds through a self-directed brokerage account.

Keep in mind that there are risks associated with investing in securities including loss of principal.

The products and services referenced above are offered by various entities within the TIAA-CREF group of companies.

* Applies to our variable annuity and mutual fund expense ratios. Source: Morningstar Direct (March 2010) based on Morningstar expense comparisons by category.

WEB TOOLS

TIAA-CREF WEBSITE: TIAA-CREF.ORG

In addition to providing performance information for all TIAA-CREF products, and secure online transaction capability, our website offers a number of interactive tools — accessible at www.tiaa-cref.org/calcs — to help you address your various financial goals. When you visit this page on the website, you'll find the following tools and their respective links.

- **Target Value Calculator.**
Enables you to calculate the amount you'll need to save monthly, annually or in one lump sum to achieve a specific investment goal.
- **Retirement Goal Evaluator.**
Helps you determine if you're on track to reaching your retirement goals.
- **Calculate TDA Contribution Limits Calculator.**
Enables you to calculate your allowable maximum contribution to your tax-deferred retirement plan.
- **Compound Interest Calculator.**
Lets you calculate the impact of compound interest on your savings.
- **TDA Advantage Calculator.**
Shows you the benefit of saving for retirement on a tax-deferred basis by illustrating tax savings and long-term accumulation potential.
- **Life Insurance Premium Quotes.**
Provides an estimate of annual premiums for policies available in your state.
- **Life Insurance Needs Analysis.**
Can help you determine how much life insurance you may require by assessing your net worth and income replacement and estate needs.
- **Asset Allocation Evaluator.**
(Guest version doesn't require login) Provides a sample portfolio based on your answers to a few investment-related questions.

A man in a light-colored t-shirt and dark shorts is running on a grassy path in a park. The path is shaded by large trees, and the scene is bathed in bright, natural light. In the background, there are more trees, a paved path, and a fence.

HOW TO CONTACT US

IT'S EASY TO REACH US IF YOU WANT TO LEARN MORE ABOUT TIAA-CREF OR FOR HELP IN OPENING AN ACCOUNT.

BY PHONE

Call us at **800 842-2252** to speak with one of our experienced consultants. They are available Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

ONLINE

Visit us at **tiaa-cref.org** to explore the many ways that we can serve your financial needs. To send an e-mail message to us, just click **Contact Us** at the top of the home page.

IN PERSON

You can arrange a one-on-one meeting with a TIAA-CREF consultant at the TIAA-CREF office nearest you. To find a local office, go to **www.tiaa-cref.org/local**.

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Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Life Insurance is issued by TIAA-CREF Life Insurance Company, New York, NY.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or visit tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. Investment products are not FDIC insured, may lose value and are not bank guaranteed.

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