



Current Subaccount Performance Period Ending January 31, 2010
TIAA-CREF Life Fixed Account Crediting Rate is 5.00%[†]

Fixed Account Guaranteed Minimum Crediting Rate is 3.00%

Subaccount	Subaccount Inception Date	Fund Inception Date	Average Annual Total Return (including hypothetical data)					
			YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception
Domestic Equity								
Large Cap								
Mutual Shares Securities-Class 1	3/9/2006	11/8/1996	-1.63%	30.78%	-8.20%	0.76%	4.41%	5.36%
PVC Equity Income Account - Class 1	3/9/2006	4/28/1998	-3.42%	27.30%	-8.55%	0.49%	5.39%	4.62%
Value-Class II	3/9/2006	5/14/2001	-2.58%	38.97%	-7.78%	1.96%		1.54%
TIAA-CREF Life Large-Cap Value	3/9/2006	10/28/2002	-1.89%	41.73%	-9.62%	-0.74%		5.82%
Janus Aspen INTECH Risk-Managed Core-Service Share [‡]	3/9/2006	1/2/2003 ^A	-4.66%	26.54%	-9.18%	-1.21%		4.16%
Jennison 20/20 Focus-Class II	3/9/2006	2/15/2000	-6.66%	45.80%	-2.22%	5.90%		3.25%
Neuberger Berman AMT Partners-I Class	3/9/2006	3/22/1994	-3.13%	55.80%	-8.94%	-0.23%	1.63%	6.51%
TIAA-CREF Life Growth & Income	3/9/2006	4/3/2000	-4.28%	28.82%	-3.10%	2.84%		-1.36%
TIAA-CREF Life Social Choice	3/9/2006	4/3/2000	-3.44%	38.21%	-6.80%	0.50%		-1.37%
TIAA-CREF Life Stock Index	3/9/2006	1/4/1999	-3.67%	33.76%	-7.91%	-0.33%	-1.06%	0.32%
Janus Aspen Forty-Inst. Shares	3/9/2006	5/1/1997	-4.98%	40.47%	0.24%	5.54%	-0.48%	8.99%
Legg Mason ClearBridge Variable Aggressive Growth Portfolio ^B	4/26/2007 ^C	11/1/1999	-1.68%	33.22%	-8.68%	-0.95%	-0.56%	1.64%
MFS Growth-Initial Class	3/9/2006	7/24/1995	-5.16%	35.34%	-2.00%	2.67%	-5.04%	5.26%
MFS Investors Growth-Initial Class	3/9/2006	5/3/1999	-3.94%	38.97%	-3.31%	0.73%	-3.67%	-0.69%
TIAA-CREF Life Growth Equity	3/9/2006	4/3/2000	-6.14%	31.67%	-4.21%	0.23%		-6.60%
Mid-Cap								
Neuberger Berman AMT Regency-I Class	3/9/2006	8/22/2001	-1.79%	51.32%	-8.48%	-0.58%		3.83%
Janus Aspen Perkins Mid-Cap Value-Inst. Share ^D	3/9/2006	5/1/2003	-2.46%	39.16%	-1.33%	4.90%		10.31%
PVC Mid-Cap Blend Account - Class 1 ^E	10/23/2009	12/18/1987	-2.31%	34.62%	-3.58%	2.96%	5.54%	10.70%
Wanger U.S.A.	3/9/2006	5/3/1995	-5.75%	43.04%	-6.94%	-0.12%	3.34%	9.55%
Wanger Select	3/9/2006	2/1/1999	-4.24%	61.85%	-5.92%	3.03%	6.54%	8.47%
Small-Cap								
Credit Suisse Trust-U.S. Equity Flex I Portfolio ^F	4/26/2007 ^C	6/30/1995	-3.04%	35.21%	-9.16%	-4.49%	-5.67%	2.42%
Delaware VIP Small Cap Value-Std Class	3/9/2006	12/27/1993	-2.91%	45.10%	-7.24%	0.89%	8.19%	8.48%
Royce Capital Fund Micro-Cap Portfolio-Investment Class	3/9/2006	12/27/1996	-4.69%	59.09%	-4.88%	3.38%	9.70%	10.98%
Royce Capital Fund Small-Cap Portfolio-Investment Class	3/9/2006	12/27/1996	-2.15%	44.18%	-3.11%	3.01%	10.39%	10.21%
TIAA-CREF Life Small-Cap Equity	3/9/2006	10/28/2002	-3.24%	36.92%	-9.06%	-0.74%		7.51%
Franklin Small-Mid Cap Growth-Class 1	3/9/2006	11/1/1995	-4.33%	41.44%	-5.72%	0.13%	-2.73%	5.47%
Legg Mason ClearBridge Variable Small Cap Growth Portfolio ^G	3/9/2006	11/8/1999	-5.98%	37.85%	-6.24%	0.72%	1.33%	3.25%
International Equity								
Large-Cap								
Delaware VIP International Value Equity-Std Class	3/9/2006	10/29/1992	-5.82%	40.51%	-9.82%	0.87%	3.82%	6.10%
Templeton Developing Markets - Class 1	3/9/2006	3/4/1996	-5.85%	75.26%	-0.55%	9.42%	6.44%	2.47%
TIAA-CREF Life International Equity	3/9/2006	4/3/2000	-5.35%	40.86%	-10.93%	1.51%		-1.51%
Janus Aspen Overseas-Inst. Shares ^H	3/9/2006	5/1/1994	-2.54%	75.48%	1.45%	14.97%	4.02%	11.65%
MFS Global Equity-Initial Class	3/9/2006	5/3/1999	-4.31%	38.69%	-4.48%	3.48%	2.87%	4.01%
Mid-Cap								
Credit Suisse Trust-International Equity Flex III Portfolio ^I	12/11/2009	12/31/1997	-4.17%	57.09%	-5.59%	6.66%	2.48%	5.37%
Wanger International	3/9/2006	5/3/1995	-3.44%	54.99%	-4.19%	7.36%	2.64%	12.67%
Fixed Income								
Delaware VIP Diversified Income-Std Class	3/9/2006	5/16/2003	1.20%	26.28%	8.62%	6.29%		6.43%
PIMCO Global Bond-Unhedged-Institutional Class	3/9/2006	1/31/2006 ^J	1.64%	20.05%	8.57%			6.75%
TIAA-CREF Life Bond	3/9/2006	7/8/2003	1.54%	9.14%	4.01%	3.30%		3.14%
PIMCO Real Return-Institutional Class	3/9/2006	4/10/2000 ^K	1.81%	17.15%	6.64%	4.21%		7.10%
Legg Mason Western Asset Variable GL High Yield Bond Portfolio ^L	4/26/2007 ^C	5/1/1998	1.79%	49.36%	1.81%	3.69%	6.11%	5.38%
Balanced								
Franklin Income Securities - Class 1	3/9/2006	1/24/1989	-0.84%	35.69%	-1.57%	3.02%	6.97%	7.99%
Calamos Growth & Income	3/9/2006	5/19/1999	-4.41%	36.95%	-1.62%	2.62%	3.96%	5.33%
PIMCO All Asset-Institutional Class	3/9/2006	1/31/2006 ^M	1.26%	26.45%	3.10%			3.02%
Sector Specific								
MFS Utilities-Initial Class	3/9/2006	1/3/1995	-4.61%	28.73%	-1.22%	8.28%	4.29%	11.01%
TIAA-CREF Life Real Estate	3/9/2006	10/28/2002	-5.71%	42.23%	-18.33%	-2.32%		6.80%
Credit Suisse Trust-Commodity Return Strategy Portfolio	3/9/2006	2/28/2006	-7.25%	15.71%	-5.71%			-3.10%
Natural Resources-Class II	3/9/2006	4/28/2005	-8.28%	60.46%	2.82%			15.20%
Other								
TIAA-CREF Life Money Market (Current Yield -0.77%, Effective Yield -0.77% ^{2,3})	3/9/2006	7/8/2003 ^N	-0.06%	-0.50%	1.77%	2.38%		1.89%

[†]Please view Page 2 for important disclosures and footnotes.

[‡] Effective February 1, 2010, the Janus Aspen INTECH Risk-Managed Core Portfolio will no longer accept investments.

^A Previously the inception date was reported as 01/01/2003

^B Formerly Legg Mason Partners Variable Aggressive Growth Portfolio

^C Previously the inception date was reported as 03/09/2006

^D Formerly Janus Aspen Mid-Cap Value

^E Effective October 23, 2009, the PVC Mid-Cap Stock Account was merged into the PVC Mid-Cap Blend Account. The performance shown reflects the performance of the PVC Mid-Cap Blend Account from its fund inception.

^F Formerly Credit Suisse Trust-Small Cap Core I

^G Formerly Legg Mason Partners Variable Small Cap Growth Portfolio

^H Formerly Janus Aspen International Growth

^I Effective December 11, 2009, the Credit Suisse Trust-International Equity Flex II Portfolio was merged into the Credit Suisse Trust-International Equity Flex III Portfolio. The performance shown reflects the performance of the Credit Suisse Trust-International Equity Flex III Portfolio from its fund inception.

^J Previously the inception date was reported as 01/10/2002

^K Previously the inception date was reported as 9/30/1999

^L Formerly Legg Mason Partners Variable GL High Yield Bond Portfolio

^M Previously the inception date was reported as 4/30/2003

^N Previously the inception date was reported as 7/21/2003

A current copy of the TIAA-CREF Life Insurance Company (TIAA-CREF Life) Intelligent Life ® Variable Universal Life (VUL) prospectus or Intelligent Life Survivorship Variable Universal Life (SVUL) prospectus must accompany or precede this material. The prospectus contains complete information about the contract, including charges and expenses, and should be read carefully.

Performance shown represents past performance only. Past performance is not an estimate or guarantee of future performance. Your contract value and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific portfolios you choose so that your contract, when redeemed, may be worth more or less than the amount of your purchase payments. Please refer to the section of the prospectus entitled "Policy Benefits and Risks Summary" for a description of the relationship between investment performance and contract benefits.

For time periods pre-dating the Subaccount Inception Date but not the Fund Inception Date, hypothetical performance is shown based upon the Fund Inception Date, applying contract charges assessed at the Separate Account level to approximate the performance the subaccount would have achieved. The method of calculating extended performance may vary over time.

The performance shown reflects fees and charges assessed by each subaccount's underlying Fund and current mortality & expense risk and administrative risk charges deducted from separate account assets. Some Fund advisors have agreed to limit their expenses; without these limits, performance would have been lower. The returns shown do not reflect the individual cost of insurance or premium taxes levied by some states. Had these fees and charges been deducted, the performance quoted would have been lower.

Before purchasing a Variable Life contract, you should obtain an illustration of values that reflects all charges applicable to your contract. Your registered representative can provide you with a personalized illustration.

¹ Based upon TIAA-CREF Life's claims-paying ability

² The 7-Day Current Yield of -0.77% is as of 1/31/2010 (Effective Yield -0.77%). The yield quotation more closely reflects the current earnings of the fund than the total real return quotation.

³ The TIAA-CREF Life Money Market Fund, as in other funds, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services Inc., members FINRA, distribute securities products. Variable Universal Life Insurance, policy form series AM-SVUL.2 and AM-SVUL.3 (2008); and Survivorship Variable Universal Life Insurance, policy form series AM-JVUL.3 (2008), are issued by TIAA-CREF Life Insurance Company.

730 Third Avenue, New York, NY 10017. Not available in all states.

©2010 TIAA-CREF Life Insurance Company (TIAA-CREF Life), 730 Third Avenue, New York NY 10017.