

If you own a life insurance contract or a TIAA-CREF Funds account with a co-owner, you and the co-owner may:

- opt out separately; or
- either of you may opt out for both of you.

If you opt out separately, we will limit disclosure of information only for the owner who has opted out. If you indicate that you are opting out for the co-owner as well, we will limit disclosure for both of you.

Your opt-out becomes effective as soon as practicable. It remains in effect until you revoke it in writing. No further action is needed. Even if you have opted out, you will receive our privacy notice each year as required by law.

TIAA-CREF online privacy policy

Please also see the TIAA-CREF Online Privacy Policy at <http://www.tiaa-cref.org> for additional information regarding our online privacy practices.

Changes in our privacy policy

TIAA-CREF periodically reviews its policies. We reserve the right to amend them. If we amend this Privacy Policy, we will continue our commitment to maintaining the security and privacy of your personal information. We will notify you of any changes before they take effect.

How to change or correct your personal information

To change information such as your name, address, retirement start date, telephone number, e-mail address, or other personal information, please call our National Contact Center at 1 800 842-2776 Monday through Friday from 8:00 a.m. to 10:00 p.m., and on Saturday from 9:00 a.m. to 6:00 p.m., E.T.

You may also change your personal information by logging on to your TIAA-CREF account page and submitting your changes. Your new information will be effective immediately. If you want to change your address on fewer than all contracts, or to enter a foreign address, you will need to select “click here” located under the e-mail section of the page.

Note that certain changes cannot be processed over the phone. Address changes for payout contracts must be mailed. Also, to change your or your spouse’s name on a contract, you must send us a letter with the following information:

- previous name with signature,
- new name with signature,
- Social Security number, and
- contract/account numbers.

You may send letters to:
TIAA-CREF
P.O. Box 1259
Charlotte, NC 28201

Former customers

If your customer relationship with TIAA-CREF ends, we will not destroy your personal information unless required or permitted by law. We will continue to treat your personal information in accordance with this Privacy Policy and applicable laws.

TIAA-CREF Privacy Policy

Please read this policy carefully. It applies to past, present, and future owners of our products. We protect your privacy in accordance with the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), the Gramm-Leach Bliley Financial Services Modernization Act (GLB), and this Privacy Policy. TIAA-CREF or the “TIAA-CREF companies” are described in this notice.



Information we may collect

The nonpublic personal information we collect may include, but is not limited to, your name, address, telephone number, e-mail address, social security number, date of birth and your transaction and experience history with TIAA-CREF companies. We may use this information in connection with certain aspects of our business. For example, we may use this information to complete your requested transaction or to otherwise manage your relationship with the TIAA-CREF companies.

We may obtain this information from an application or other form you have completed, or from information you have given TIAA-CREF in a consultation. In addition, we may also collect information about your creditworthiness from consumer reporting agencies, and may include your marital status, employment history, income, assets, credit score, credit history, open lines of credit, and the size of your household.

We may also collect your health information. We will not disclose your health information to any other TIAA-CREF company or other person unless authorized by you or required by law or regulation.

How your information is used

We use your personal information primarily to provide you with the products and services you request, and we use your personal information relating to transactions and experiences with the TIAA-CREF companies to conduct their business. As permitted by law, we may also share your personal information with select partners with whom we have joint marketing agreements in order to provide you with a variety of products and services. We require these companies to meet privacy standards described below. Unless you have told us otherwise pursuant to “Your Right To Opt-Out” below, we may also use your personal information to market or determine your possible interest in products and services that the other TIAA-CREF companies offer. If you are a participant in an employer-sponsored retirement or savings plan investing in a TIAA-CREF or third-party annuity contract or a TIAA-CREF or third-party mutual fund, we may share the information we collect with your employer and its agents, if any, for plan administration purposes.

The TIAA-CREF companies

As described in this notice, “TIAA-CREF” or the “TIAA-CREF companies” are all of the affiliated insurance, securities and banking companies, including but are not limited to the following:

- **Teachers Insurance and Annuity Association of America (TIAA)** and **TIAA-CREF Life Insurance Company** are insurance companies. They provide products such as life insurance and annuities.
- **College Retirement Equities Fund (CREF)** is an investment company that is the companion organization to TIAA. CREF provides retirement annuities.
- **TIAA-CREF Funds** is an investment company.
- **Teachers Advisors, Inc.** is an investment advisor. It provides services for our mutual funds and personal annuities.
- **TIAA-CREF Investment Management, LLC**, is the investment advisor to CREF.
- **Teachers Personal Investors Services, Inc. (TPIS)**, is the principal underwriter for TIAA-CREF and Life Funds and has interest in tuition savings products.
- **TIAA-CREF Individual & Institutional Services, LLC**, is the principal underwriter for CREF and the TIAA Real Estate Account and is authorized by agreement to sell and service TIAA-CREF Funds, Life Funds, and interests in tuition savings products.
- **TIAA-CREF Tuition Financing, Inc. (TFI)**, is an investment advisor. It provides investment management and administrative services for qualified tuition programs (529 Plans). TFI receives customer information from other TIAA-CREF companies but does not disclose information about tuition program customers.
- **TIAA-CREF Trust Company, FSB** (Trust Company), is a federally chartered savings bank. It provides asset management and fiduciary services for individuals and institutions; acts as custodian for individual retirement accounts; and provides retail bank products such as checking and savings accounts, certificates of deposit and home loans.
- **Kaspick & Company, LLC**, is an investment advisor that provides advisory services to private clients, who are individuals, through separately managed accounts. Their clients are subject to their own privacy notice, policies, and procedures.

Disclosure of your information

We share your personal information with other TIAA-CREF companies as permitted by law. We will not disclose your personal information to anyone outside of the TIAA-CREF companies unless: 1) we have received proper consent from you; 2) we are legally permitted to do so; or 3) we reasonably believe, in good faith, that we are legally required to do so. In order to protect the confidentiality of your personal information, including personal information that we have disclosed to a third party pursuant to this Privacy Policy, we take appropriate measures, including requiring each third party to execute an appropriate confidentiality agreement governing the use of such information and only allowing access to the information for a limited purpose. For example, we may provide the information to assist us with various aspects of conducting our business, to comply with laws or industry regulations, and/or to effectuate any contract on your behalf, including the following:

- Unaffiliated service providers (e.g., fulfillment companies and securities clearinghouses, data processing services, printers and mailing facilities) engaged by us;
- Unaffiliated service providers (e.g., third-party administrators) engaged by your employer;
- Unaffiliated fund and/or insurance companies and their agents whose investment options are made available to you through your employer-sponsored retirement or savings plan, provided monies are allocated to them on your behalf;
- Government agencies, other regulatory bodies and law enforcement officials (e.g., for tax purposes or for reporting suspicious transactions);
- Other organizations, with your consent or as directed by you (e.g., if you use TIAA-CREF as a financial reference in applying for credit with another institution); and
- Other organizations, as permitted or required by law (e.g., for fraud prevention).

We require that third parties with which we share your personal information protect such information by utilizing the privacy and security safeguards required by law.

Security of your information

TIAA-CREF protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss, or misuse. Your personal information is protected by physical, electronic, and procedural safeguards in accordance with federal and state standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on our website, and telephone system authentication procedures. Additionally, we limit access to your personal information to those TIAA-CREF employees and agents who need your personal information in order to provide products or services to you.

Your right to opt out

Providing us with access to your information permits us to offer you distinct advantages and better service. It enables us to provide you with more comprehensive financial guidance. In fact, we have established different TIAA-CREF companies to offer you various types of financial products and services. Using your information helps us tailor product offerings to you and eliminate those that may not interest you. This helps us keep expenses low.

Federal law gives you the right to limit some but not all sharing of your nonpublic personal information. **Unless you tell us otherwise**, any TIAA-CREF company (i) may share information about your creditworthiness or (ii) may use your personal information from records maintained by one of the other TIAA-CREF companies for marketing purposes.

If you do not want other TIAA-CREF companies to share information about your creditworthiness or use your personal financial information for marketing purposes, you may simply let us know by opting out. If you opt out, we will not use your personal information to notify you of new products or services, nor will it be available to other TIAA-CREF companies for marketing purposes. It will, however, still be released as permitted or required by law. Please note that we cannot withdraw any previous disclosures made with your authorization.

To opt out, please call the ATS Service Center at **1 877 518 9161**.

Customers of the TIAA-CREF Trust Company — If you are a client of TIAA-CREF Trust Company, FSB, and you own a joint account with a co-owner, you and the co-owner will both be treated as opting out if either of you should opt out.

You may receive more than one privacy notice from the TIAA-CREF companies depending on the products you own.