



## What Sets TIAA-CREF Apart

TIAA-CREF is the financial services organization of choice for 3.7 million of your colleagues in the academic, medical, cultural and research fields. We offer you certain advantages. Through TIAA-CREF, you get:

### Unique Investment Options

We offer unique choices like the TIAA Traditional Annuity<sup>1</sup> which provides a minimum guaranteed rate (generally between 1% and 3%) plus the opportunity for additional amounts.<sup>2</sup> The TIAA Traditional Annuity provides a good way to obtain guaranteed income during retirement.<sup>3</sup> We also offer the TIAA Real Estate Account, a variable annuity account that invests in directly owned, income producing commercial real estate.

### Objective Investment Advice

TIAA-CREF offers one-on-one investment advice sessions at no added cost. Your consultant will help you select appropriate investments for your portfolio.

### TIAA'S Top Ratings

For its stability, claims-paying ability and overall financial strength, TIAA, the insurance company that backs TIAA Traditional and our other guaranteed products, currently holds among the highest ratings from all of the leading insurance company ratings agencies.<sup>4</sup>

### Investment Choices That Match Your Goals

From retirement accounts and brokerage services, to life insurance, education savings and mutual funds, we provide a full range of products and services to help meet your needs.

### A Commitment to Consistent Growth

TIAA-CREF's long-term investment performance is supported by solid risk management built on years of experience. Our approach enables us to hold investments through market ups and downs - a strategy that has achieved competitive returns over the long run.<sup>5</sup>

### Low Costs

Our expenses are among the lowest in the variable annuity and mutual fund industries.<sup>6</sup> Additionally, TIAA-CREF annuities and mutual funds have no sales charges, and no fees for transferring between investments. Our low costs can help put more of your money toward your retirement and other goals. (Please note that some investments have a redemption fee. To learn more, read the prospectus at [www.tiaa-cref.org/prospectuses](http://www.tiaa-cref.org/prospectuses).)

1 TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.

2 These additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1. There is no assurance that additional amounts will be declared.

3 Guarantees are based upon TIAA's claims-paying ability.

4 For its stability, claims-paying ability and overall financial strength, TIAA currently holds the highest possible ratings from the four leading insurance company rating agencies: A.M. Best Company (A++ as of 7/11); Fitch Ratings (AAA as of 2/12); Moody's Investors Service (Aaa as of 12/11) and Standard & Poor's (AA+ as of 8/11). Per S&P criteria, the downgrade of U.S. long-term government debt limits the highest rating of U.S. insurers to AA+ (the second-highest rating available). There is no guarantee that current ratings will be maintained. Ratings represent a company's ability to meet policyholders' obligations and do not apply to variable annuities, mutual funds or any other product or service not fully backed by TIAA's claims-paying ability.

5 Past performance cannot guarantee future results.

6 Morningstar Direct (December 31, 2011) based on Morningstar expense comparisons by category. Please note that lower expenses do not mean higher returns.





## How to Enroll Online

### TIAA-CREF Makes It Easy For You to Enroll in the Stevens Institute of Technology Defined Contribution Retirement Plan

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- Your Social Security number
- Your beneficiary's Social Security number, birth date and address
- Your investment allocations (learn more at [www.tiaa-cref.org/stevens](http://www.tiaa-cref.org/stevens))

### To Enroll Online

Go to [www.tiaa-cref.org/stevens](http://www.tiaa-cref.org/stevens) and click "Enroll Now." Next, click the plan name under the "Online Enrollment" section. You will come to the "Welcome" page. Once on this page:

- Enter your User ID and click "Log In" if you have an established TIAA-CREF User ID and Password.
- Click "Register with TIAA-CREF" if you are a first-time user and need to create your User ID and Password.
- Follow the on-screen directions to complete your enrollment application.
- Note: At the allocation screen, click on any investment choice to view its fact sheet.
- Next, print a confirmation page from the "Thank You" screen.

### Important

You'll need to complete and submit a Salary Reduction Agreement form for your enrollment application to be processed. You can download the Salary Reduction Agreement form at [www.tiaa-cref.org/stevens](http://www.tiaa-cref.org/stevens). Please return the completed form to your Human Resources Office for processing.

### We're Here To Help

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2888 Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

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

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [www.tiaa-cref.org/prospectuses](http://www.tiaa-cref.org/prospectuses) for a prospectus that contains this and other information. Please read the prospectus carefully before investing.**

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Insurance products are issued by TIAA-CREF Life Insurance Co., New York, NY. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

©2012 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017.

C51087 (10/11)



Financial Services