

## 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 Utica College certain advantages when compared with many of our competitors - advantages that can help you achieve your retirement and investment goals. Through TIAA-CREF, you get:

### UNIQUE INVESTMENT OPTIONS WITH PROVEN HISTORICAL TRACK RECORDS<sup>1</sup>

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

### HONEST, OBJECTIVE ADVICE

Our advisors are compensated through a salary-plus-incentive program based on client service excellence and financial results. Advisors will only recommend products that help achieve our clients' goals.

### TIAA'S TOP RATINGS

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

### INVESTMENT CHOICES THAT MATCH YOUR GOALS

We provide a full range of products and services to help meet your needs. From retirement accounts and brokerage services, to life insurance, education savings and mutual funds, we can help you make good choices for your situation.

### A COMMITMENT TO CONSISTENT GROWTH

TIAA-CREF's consistent, long-term investment performance is supported by solid risk management built on years of experience. Our approach enables us to hold investments for extended periods through market ups and downs - a strategy that has achieved competitive returns over the long run.<sup>4</sup>

### LOW COSTS

TIAA-CREF is committed to keeping costs low, which is why our expenses are among the lowest in the variable annuity and mutual fund industries.<sup>5</sup> Additionally, TIAA-CREF annuities and mutual funds have no sales charges, and there are no fees for transferring between investments. Our low costs can help put more of your money toward your retirement and other goals.

- 1 Past performance cannot guarantee future results.
- 2 TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.
- 3 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.
- 4 A++, A.M. Best Company (as of 2/11); AAA, Fitch Ratings (as of 6/11); Aaa, Moody's Investors Service (as of 6/11); AA+, Standard & Poor's (as of 8/11). These ratings do not apply to variable annuities, mutual funds, or any other product or service not fully backed by TIAA's/TIAA-CREF Life's claims-paying ability. 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).
- 5 Morningstar Direct (September 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 ONLINE IN THE UTICA COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN AND UTICA COLLEGE TAX-DEFERRED ANNUITY PLAN

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

- Your investment choices and allocations: go to <http://www.tiaa-cref.org/utica> to review your investment choices
- Your Social Security number
- Your beneficiary's Social Security number, birth date and address

### TO ENROLL ONLINE

Go to <http://www.tiaa-cref.org/utica> and click on "Enroll Now." Click on the link for the plan(s) you want to enroll in. You will then come to the "Welcome" page.

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

### IMPORTANT

If you participate in the Utica College Defined Contribution Retirement Plan and Utica College Tax-Deferred Annuity Plan, you **must** complete and submit a Salary Reduction Agreement form for your enrollment application to be processed. You may obtain your agreement at the Benefits Office. You'll then need to complete the agreement and submit it to your Benefits Office.

### WE'RE HERE TO HELP

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2252 Monday through Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

Any withdrawals you make from your account may be subject to ordinary income tax, and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½. 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.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [tiaa-cref.org](http://tiaa-cref.org) 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. Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, members FINRA and SIPC.

©2011 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017



FINANCIAL SERVICES  
FOR THE GREATER GOOD®