How To Change Allocations or Transfer Accumulations in the Indiana University retirement plans with TIAA-CREF

As of July 1, 2003, if you wish to change your allocations or transfer accumulations among our guaranteed and variable annuity accounts or the new mutual funds* please follow the instructions below. (Before making any allocation changes or transfers, please read the prospectuses carefully).

Using our Web Center or our Automated Telephone Service (ATS) you can have quick, convenient, and secure access to your account information 24 hours a day, 7 days a week, and can review account balances, make transfers, change your allocations, and more.

You will need your Social Security Number, date of birth, and any of your active contract numbers to get started. Here’s what to do for secure access:

**On Line**

Step 1: Log on at www.tiaa-cref.org and find the Secure Access header in the upper left corner.

Step 2: Click on Create Log-in.

Step 3: Use the easy-to-follow instructions to create your user ID and password. Your user ID can be your Social Security Number.

**ATS**

Step 1: Call 800 842-2252.

Step 2: Select Option 3 from the main menu to create or change your password.

Step 3: Follow the simple instructions. You must use your Social Security Number and a password.

If you have questions or would like more information, please call our Enrollment Hotline (800 842-2888) weekdays from 8:00 a.m. to 10:00 p.m. ET, or Saturday from 9:00 a.m. to 6:00 p.m. ET.

*Available through the Retirement Class of TIAA-CREF Institutional Mutual Fund. Teachers Personal Investors Services, Inc., the principal underwriter.

TIAA-CREF Individual and Institutional Services, Inc. distributes securities products. For more complete information regarding these products, please call 800 842-2733, ext. 5509 for the prospectuses. Please read them carefully before you invest. TIAA (Teachers Insurance and Annuity Association), NY, NY issues annuities.