

	Retirement Annuities (RA contract)	Group Supplemental Retirement Annuities (GSRA contract)
FUNDING OPTIONS	TIAA Fixed Annuities (TIAA Traditional), TIAA-CREF Variable Annuities, TIAA-CREF Mutual Funds (including the Lifecycle Funds),	TIAA Fixed Annuities (TIAA Traditional), TIAA-CREF Variable Annuities, TIAA-CREF Mutual Funds (including the Lifecycle Funds),
FIXED ANNUITIES: MINIMUM CREDITING RATE DURING ACCUMULATION	3.00% for all premiums remitted	3.00% for all premiums remitted
CURRENT CREDITING RATE FOR TIAA TRADITIONAL ONLY	3.35% for October 2011	3.00% for October 2011
PARTICIPANT WITHDRAWALS FROM TIAA TRADITIONAL	Paid in 10 annual installments over 9 years and 1 day	Fully liquid with no restrictions or surrender charges.
RANGE OF DISTRIBUTION OPTIONS (for annuity accounts)	Lifetime income, fixed-period annuities, systematic and lump-sum cash withdrawals (except TIAA traditional) if allowed by the plan. Interest only and required minimum distribution payments.	Lifetime income, fixed period annuities systematic and lump-sum cash withdrawals if allowed by the plan, and required minimum distribution payments.
LOANS	Available through annuities or mutual funds	Available through annuities or mutual funds