TIAA-CREF is pleased to help the employees of Loyola University New Orleans plan for retirement. For over 90 years, we have been helping millions of people in the academic, medical, cultural and research fields plan for retirement. We offer you options to tailor your plan to your investment style and goals.

Life can be complicated, but planning for retirement doesn't have to be. To help you plan for your goals, we offer:

- **Sound guidance.** Speak with a TIAA-CREF consultant for answers that make sense for you.

- **Retirement choices that suit your style.**
  - **A simplified "one decision" strategy.** You pick one from a series of new Lifecycle Funds targeted to your expected year of retirement.
  - **A "Build your own portfolio" strategy.** You create your own long-term portfolio from a wide range of investment choices. You can refer to sample portfolios showing various risk tolerance levels.

- **Low cost.** TIAA-CREF is committed to keeping costs low, with expenses that are among the lowest in the variable annuity and mutual funds industries.

- **Top ratings.** 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 (A++ as of 2/11), Fitch (AAA as of 6/11), Moody's Investors Service (Aaa as of 6/11) and Standard & Poor's (AAA as of 6/11). These ratings are subject to change and do not apply to variable annuities, mutual funds or any other product or service not fully backed by TIAA’s claims-paying ability.

If you are new to the Loyola University New Orleans Retirement Plans, you must first [enroll](#) to take advantage of these investment strategies.

If you are a current participant in one or more of the plans, check out our [investment choices](#) to see the new funds available to you.

---

1 Source: Morningstar Direct (June 2010) based on Morningstar expense comparisons by category.

C47831
Visit www.tiaa-cref.org/loyno

Have questions about enrolling in your retirement plan?
Need a reminder about your plan’s investment choices?
Want to determine your investor profile?

Just visit www.tiaa-cref.org/loyno for easy access to information about your retirement plan.

Whether you are just getting started or are already enrolled in your retirement plan, this site provides a valuable resource for you. Visit the site any time from anywhere for:

- information about your retirement plan
- investment choice explanations
- investment planning tools and more

LINKS ON YOUR HOMEPAGE TO USEFUL INFORMATION INCLUDE:

- Setting Up My Portfolio
- Frequently Asked Questions
- Enroll Now
- Investment Options
- Tools & Education
- Glossary
- Access My Account

You can also link to the TIAA-CREF website at www.tiaa-cref.org to:

- manage your investment selections
- monitor account performance
- opt for e-delivery of account statements, transaction confirmations and other communications

No matter what brings you to the site, you can rest assured that all your online transactions are handled in a secure environment.

Be sure to save the site as one of your favorites!

TIAA-CREF Individual & Institutional Services, LLC, and Teachers Personal Investors Services, Inc., provide advisory services and distribute securities products. Annuity products are issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. Advice and Planning Services is a division of TIAA-CREF Individual & Institutional Services LLC. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.

©2008 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, NY 10017