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MESSAGE FROM TIAA-CREF – April, 05 2011

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TIAA-CREF has been informed by Epsilon, a vendor we use to send emails, that files containing the first names, last names and email addresses of some TIAA-CREF participants were accessed without authorization.

We have not shared any participant account or financial information with Epsilon. So, this incident has not compromised your TIAA-CREF accounts and they remain secure. For your security, however, we wanted to call this matter to your attention.

As always, do not reply to emails asking for your personal information, account numbers or any other type of confidential information. TIAA-CREF will never ask for your personal information or login credentials in an email.

Below are some additional precautions we recommend you follow:

- Do not give your TIAA-CREF user ID or password in email.
- Do not respond to emails that require you to enter personal or financial information directly into the email.
- Do not reply to emails asking you to send personal information.
- Do not use your email address as a login ID or password.
- Do not respond to emails threatening to close your account if you do not provide personal information.

We regret any inconvenience this may have caused and will keep you informed of relevant updates. For more information on TIAA-CREF's commitment to keeping your personal information secure, please visit:

[http://www.tiaa-cref.org/public/about/inside/topics/index.html?tc\\_Ink=bottomutlity](http://www.tiaa-cref.org/public/about/inside/topics/index.html?tc_Ink=bottomutlity).