

Get to know TIAA



By the numbers

FOUNDED IN **1918**

386 offices in 18 countries

More than **16,000** employees¹

Our customers

5M individuals

More than **15,000** institutions serviced by TIAA²



TIAA is among the highest rated insurance companies in the U.S. by the 4 leading insurance company rating agencies: A.M. Best, Fitch, Moody's Investors Service and Standard & Poor's³

Diversity and inclusion, awards and recognition

100 BEST

Companies for Working Mothers by Working Mother, 2011-2016



One of DiversityInc's Top 50 Companies for the fifth year in a row

100% rating on the Human Rights Campaign's Corporate Equality Index⁴

7,055 hours volunteered by employees in local communities⁵

THOMSON REUTERS LIPPER FUND AWARDS

2015-2017 BEST OVERALL LARGE FUND COMPANY

5 CONSECUTIVE YEARS

The Thomson Reuters Lipper Fund Awards are based on a review of all companies 2012, 46 companies 2013 and 2014, 57 companies 2015, and 64 companies 2016. www.thomsonreuters.com

2017 WORLD'S MOST ETHICAL COMPANIES™ 6

WWW.ETHISPHERE.COM

Investment performance and ratings

98% of TIAA-CREF mutual funds and CREF variable annuities have expense ratios below the median of their respective Morningstar categories⁷

1st

Largest global agricultural investor⁸

2nd

Largest grower of wine grapes by acreage in the United States⁹

3rd

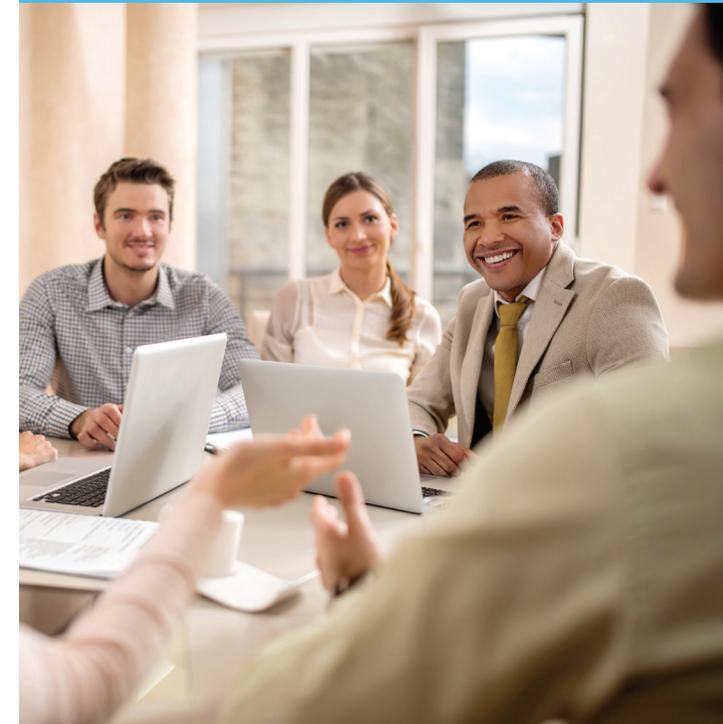
Largest commercial real estate manager in the world¹⁰

- Includes TIAA affiliate companies.
- Includes unique institutional clients serviced by TIAA for either retirement or Keogh plans.
- For stability, claims-paying ability and overall financial strength, Teachers Insurance and Annuity Association of America (TIAA) and TIAA-CREF Life Insurance Company (TIAA Life) are one of only three insurance groups in the United States to currently hold the highest rating available to U.S. insurers from three of the four leading insurance company rating agencies: A.M. Best (A++ as of 6/17), Fitch (AAA as of 2/17) and Standard & Poor's (AA+ as of 8/17), and the second highest possible rating from Moody's Investors Service (Aa1 as of 8/17). There is no guarantee that current ratings will be maintained. The financial strength ratings represent a company's ability to meet policyholders' obligations and do not apply to variable annuities or any other product or service not fully backed by the issuer's claims-paying ability. The ratings also do not apply to the safety or the performance of the variable accounts, which will fluctuate in value. TIAA and TIAA Life are each solely responsible for their own financial condition and contractual obligations.
- As of December 5, 2016.
- As of June 30, 2017.
- 2015, 2016, 2017. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%) and provided to all companies who participate in the process. The full list of the 2017 World's Most Ethical Companies can be found at worldsmoethicalcompanies.ethisphere.com/honorees/.
- Based on Morningstar Direct (as of 6/30/17) expense comparisons by category, excluding Money Market products. Actual percentage is 98.45%. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge.
- Pensions & Investments, October 1, 2016. Rankings based on worldwide farmland assets under management as of June 30, 2016, reported by each responding asset manager.
- American/Western Fruit Grower's annual Top 100 Growers report, September 13, 2014. Rankings are according to 2013 acreage; farms must be owned or leased by one company that is responsible for maintaining it. Acreage information is compiled based on grower feedback, industry analysis, and estimates based on past production.
- Pensions & Investments, October 3, 2016. Rankings based on total worldwide real estate assets under management, net of leverage, as of June 30, 2016 reported by each responding asset manager.

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TIAA Actuarial Development Program

Be a part of something extraordinary

BUILT TO PERFORM.

CREATED TO SERVE.

We are TIAA

TIAA is a Fortune 100 financial services organization dedicated to helping our clients pursue financial well-being.

We were founded nearly a century ago as the vision of one of history's great philanthropists, Andrew Carnegie, to make a difference in the lives of teachers. Since then, we have helped millions at academic, medical, research and cultural organizations—the people whose work makes the world a better place—retire with financial security.

Our values



Put the customer first



Deliver excellence



Act with integrity



Take personal accountability



Value our people



Operate as one team

Develop your actuarial future

The Actuarial Development Program is designed to equip you with the knowledge and skills needed for a successful and well-rounded career with us.

The program supports you through the exam process and provides rotations that give you exposure to the full spectrum of actuarial disciplines we offer. Actuarial positions are located in New York, NY and Charlotte, NC.

Your future starts now



18–24 month rotational program



Full Society of Actuaries exam support



Mentoring & leadership opportunities

Rotations in variety of business units

- Actuarial Modeling
- Asset Liability Management
- Experience Studies
- Financial Reporting and Capital Management
- General Account Investments
- Pension Plan Consulting
- Product Development and Pricing
- Valuation

TIAA Actuarial Development Program

Requirements

- Degree in Mathematics or related field (Applicants for summer internships must be at least six months from completing degree)
- GPA of 3.4 or higher
- Two SOA exams passed for full-time positions
- One SOA exam passed for summer internships
- Commitment to attaining Fellowship of Society of Actuaries

Qualities we look for

- Strong technical skills
- Leadership skills and ability to work well in a team
- Ability to problem-solve
- Comfortable with change and adaptable to fast paced environments
- Strong verbal and written communication skills
- Highly motivated self-starter
- Desire to learn continuously
- Demonstrated ability to prioritize tasks and deliver results

Summer internship

- 10 week program
- Executive Leadership Series
- Presentation opportunities
- Networking events
- Social outings

TIAA will not sponsor visas for these positions and, due to program format, will not hire individuals whose work eligibility is based on their F-1 or other student visa status.