



## INTRODUCING NEW INVESTMENT CHOICES FOR YOUR WESTERN KENTUCKY UNIVERSITY RETIREMENT PLAN!

The Western Kentucky University and TIAA-CREF are pleased to announce that we have significantly expanded the number of funds being offered under your retirement plan. You can now take advantage of a broader range of investment choices, including TIAA-CREF Mutual Funds and Lifecycle Funds. The addition of these new funds allows you to tailor your long-term portfolio in a way that can remain consistent with your financial goals.

<b>Fund Name</b>	<b>TICKER #</b>
TIAA-CREF Lifecycle 2045	TFRX
TIAA-CREF Lifecycle 2050	TLFRX
TIAA-CREF Lifecycle Retirement Income	TLIRX
TIAA-CREF Bond Fund	TIDRX
TIAA-CREF Bond Plus Fund	TCBRX
TIAA-CREF Equity Index Fund	TIQRX
TIAA-CREF Growth and Income Fund	TRGIX
TIAA-CREF High-Yield Fund	TIHRX
TIAA-CREF Inflation-Linked Bond Fund	TIKRX
TIAA-CREF International Equity Index	TRIEX
TIAA-CREF Large-Cap Growth Fund	TILRX
TIAA-CREF Large-Cap Value Fund	TRLCX
TIAA-CREF Manage Allocation Fund	TITRX
TIAA-CREF Money Market Fund	TIEXX
TIAA-CREF Real Estate Securities Fund	TRRSX
TIAA-CREF S&P 500 Fund	TRSPX
TIAA-CREF Short-Term Bond Fund	TISRX
TIAA-CREF Small-Cap Blend Index Fund	TRBIX
TIAA-CREF Social Choice Equity Fund	TRSCX

In addition, TIAA-CREF offers personalized, objective advice and planning services that can help you develop a plan to pursue your retirement income goals, or help you keep your retirement strategy on track.

As with all mutual funds, keep in mind that the principal value of a lifecycle fund isn't guaranteed. Also, please note that the target date of a lifecycle fund is an approximate date when investors may begin withdrawing from the fund.

### HOW TO LEARN MORE

Go to [www.tiaa-cref.org/westernkentuckyuniversity](http://www.tiaa-cref.org/westernkentuckyuniversity) to view all the fund choices now available to you.

*Over, please*

## **A WIDE ARRAY OF INVESTMENTS WITH PROVEN HISTORICAL TRACK RECORDS**

The right investment is important to your retirement plan, so that's why we want you to know that 68% of TIAA-CREF's mutual funds and variable annuity accounts outperformed their Morningstar medians over the past three years, and 64% outperformed their Morningstar medians over the past five years (as of 3/31/09). (Morningstar is an independent service that rates mutual funds and variable annuities.)<sup>2</sup>

---

Please note that TIAA-CREF Lifecycle Funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the Lifecycle Funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well. TIAA-CREF Lifecycle Funds are actively managed, so their asset allocations are subject to change and may vary from those shown or discussed. Approximately seven to ten years after a Lifecycle Fund's target date, the fund may merge into the Lifecycle Retirement Income Fund or a similar fund.

<sup>1</sup> "Playing the Numbers," *Forbes 2009 Retirement Guide*.

<sup>2</sup> Past performance cannot guarantee future results. The Morningstar median represents the midpoint of an index of comparable funds/accounts, which is determined by factors such as asset class exposure and investment objective. Relative performance over other time periods may vary.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or go to [tiaa-cref.org](http://tiaa-cref.org) for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.**

All TIAA-CREF investment vehicles are subject to market and other risk factors, which could result in loss of principal.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products. Advice and Planning Services is a division of TIAA-CREF Individual & Institutional Services, LLC. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

©2009 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, NY 10017