

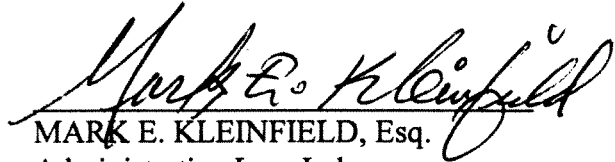
subject matter of the Regulatory Settlement Agreement;

NOW THEREFORE, IT IS HEREBY ORDERED:

The Commissioner of the Utah Insurance Department hereby adopts, agrees and approves the Regulatory Settlement Agreement with TIAA-CREF Life Insurance Company and Teachers Insurance and Annuity Association of America, which Agreement becomes effective upon the adoption by the Insurance Departments of 13 states in addition to the Insurance Department of the Lead States.

DATED this _____ day of **JUL 31 2013**, 2013.

TODD E. KISER
INSURANCE COMMISSIONER

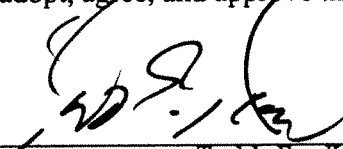


MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3800

SCHEDULE B

**PARTICIPATING REGULATOR ADOPTION
TIAA REGULATORY SETTLEMENT AGREEMENT**

On behalf of State of UTAH, I, TODD E. KISER,
(State) (Chief Insurance Regulator)
hereby adopt, agree, and approve this Agreement.

BY: 
(Signature) Todd E. Kiser

STATE: UTAH

TITLE: Utah Insurance Commissioner

DATE: 7.31.13

Please provide the following information as to how your state's allocation of the Multi-State Examination Payment should be sent from TIAA.

CONTACT NAME: Patrick Lee

MAILING ADDRESS: Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114

PAYMENT MADE TO: State of Utah

Please return this form to:

Debbie Hammond
Market Conduct
Illinois Department of Insurance
320 W. Washington Street
Springfield, IL 62767-0001
Phone: 217.524.5037
Fax: 217.557.8494
Email: Debbie.hammond@illinois.gov

CERTIFICATE OF MAILING

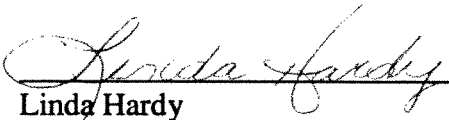
I do hereby certify that on this date I e-mailed and mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

TIAA Regulatory Settlement Agreement

To the following:

**Debbie Hammond
Market Conduct
Illinois Department of Insurance Regulation
320 W. Washington Street
Springfield, IL 62767-0001**

DATED this 31st day of July, 2013



**Linda Hardy
Utah Department of Insurance
Market Conduct
State Office Building, Room 3110
Salt Lake City, UT 84114-6901**