

**SUMMARY ANNUAL REPORTS  
TIAA-CREF RETIREMENT PLAN  
TIAA-CREF SUPPLEMENTAL RETIREMENT PLAN  
June 2009**

This is a summary of the annual reports for the Reed College Retirement Plan and Supplemental Retirement Plan (EIN 93-0386908) for January 1, 2008 through December 31, 2008. The annual reports have been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Benefits under the plans are provided by individually owned, fully vested annuity contracts issued by the Teachers Insurance and Annuity Association and College Retirement Equities Fund.

**Your Right to Additional Information**

You have the right to receive a copy of the full annual report or any part thereof, including insurance information, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Human Resources Office, E305 or Extension 7705.

You also have the legally protected right to examine the annual report in the Human Resources Office, E305, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the U. S. Department of Labor should be addressed to:

Public Disclosure Room, N-1513  
Employee Benefits Security Administration  
U. S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210.